FILED Mar 12, 2014

JOSE SANTOS ORELLANA
4041 HALLDALE AVE
LOS ANGELES, CA 90062
Pro Se

RECEIVED
MAR 12 2014
SUPERIOR COURT
CLERK'S OFFICE

RECEIVED
MAR 10 2014
AT 8:30 M
WILLIAM T. WALSH
CLERK

UNITED STATES DISTRICT COURT

FOR THE DISTRICT OF NEW JERSEY

IN RE APPLICATION BY GREEN TREE SERVICING LLC TO ISSUE REMEDIATED NOTICES OF INTENT TO FORECLOSE IN CERTAIN UNCONTESTED FORECLOSURES	: Case No._____ : [formerly SUPERIOR COURT OF NEW JERSEY CHANCERY DIVISION PASSAIC COUNTY DOCKET NO. F-35398-13 :

JOSE SANTOS ORELLANA'S NOTICE OF FILING

Comes now **JOSE SANTOS ORELLANA**, by and through the undersigned *pro se* counsel, and hereby files this NOTICE OF FILING.

PLEASE TAKE NOTICE THAT on February 26, 2014, JOSE SANTOS ORELLANA, named defendant, by pro se counsel filed a NOTICE OF REMOVAL, pursuant to Title 15 USC, section 1690, et seq., and Title 28 USC, sections 1332, 1441, 1446, removing the above-captioned action and terminating jurisdictional authority over the case and the parties from the SUPERIOR COURT OF NEW JERSEY CHANCERY DIVISION PASSAIC COUNTY to the UNITED STATES DISTRICT COURT FOR THE DISTRICT OF NEW JERSEY. A conformed copy of the filed NOTICE OF REMOVAL is attached hereto as Exhibit "1," without attachments.

PLEASE TAKE FURTHER NOTICE that upon the filing of the NOTICE OF REMOVAL with the Clerk of the UNITED STATES DISTRICT COURT FOR THE DISTRICT OF NEW JERSEY and filing copies thereof with the SUPERIOR COURT

OF NEW JERSEY CHANCERY DIVISION PASSAIC COUNTY, JOSE SANTOS ORELLANA has effected removal and the SUPERIOR COURT OF NEW JERSEY CHANCERY DIVISION PASSAIC COUNTY, and all actors, officers and agents authorized thereunder, SHALL PROCEED NO FURTHER IN THE ACTION, DOCKET NO. F-35398-13, unless and until the case is remanded pursuant to 28 USC 1446(d).

DATED this 27 day of February, 2014

JOSE SANTOS ORELLANA
Pro Se

By: _____ MP All Rights Reserved

CERTIFICATE OF SERVICE

I HEREBY CERTIFY that a true and correct copy of the foregoing NOTICE OF FILING, was served via regular U.S. Mail to:

GREEN TREE SERVICING LLC
c/o STERN LAVINTHAL & FRANKENBERG LLC
105 Eisenhower Parkway – Suite 302
Roseland NJ 07068
(973) 797-1100

Dated: This 27 day of February, 2014

Declarant

* * * * * * * * * * * * * * * * * * *

Exhibit 1

JOSE SANTOS ORELLANA
4041 HALLDALE AVE
LOS ANGELES
Pro Se

UNITED STATES DISTRICT COURT

FOR THE DISTRICT OF NEW JERSEY

IN RE APPLICATION BY GREEN TREE SERVICING LLC TO ISSUE REMEDIATED NOTICES OF INTENT TO FORECLOSE IN CERTAIN UNCONTESTED FORECLOSURES	: Case No._____ : [formerly SUPERIOR COURT OF NEW JERSEY CHANCERY DIVISION PASSAIC : COUNTY DOCKET NO. F-35398-13 :

NOTICE OF REMOVAL

JOSE SANTOS ORELLANA, hereby removes DOCKET NO. F-35398-13, from the SUPERIOR COURT OF NEW JERSEY, CHANCERY DIVISION PASSAIC COUNTY, to the UNITED STATES DISTRICT COURT FOR THE DISTRICT OF NEW JERSEY pursuant to Title 15 › Chapter 41 › Subchapter V › § 1601, *et seq.*, and Title 28 › Part IV › Chapter 89 › § 1332, § 1441 and § 1446, of the United States Code and as ground for its removal, hereby states under Oath, as follows:

JURISDICTION

Complete Diversity

1. On October 03rd, 2013, Applicant Plaintiff, GREEN TREE SERVICING LLC, "GTS," filed the removed Complaint in NEW JERSEY State Court.

2. Diversity is complete as to Plaintiff GREEN TREE SERVICING LLC, alleging its organizational jurisdictional, registered with the STATE of NEW JERSEY, as a **ST PAUL MINNESOTA** LLC, and attaching documents identifying it as a **TEMPE**

ARIZONA LLC, both diverse to and JOSE SANTOS ORELLANA, domiciled in NEW JERSEY, and the property *situs* in Burlington County, State of New Jersey.

All rights and objections are reserved, no waivers.

Federal Preemption Grounds for Removal

3. The collection of federal debt is the exclusive arena of the federal law and federally guaranteed loan foreclosures are the exclusive province of the Secretary of the Department of Housing and Urban Development.

4. The underlying obligation was a Fannie Mae originated product.

5. Fannie Mae is a federal corporation, chartered under the United States Code, is a real party in interest, and a necessary and proper party.

6. GREEN TREE SERVICING LLC is not the consumer credit originator of the contract alleged with JOSE SANTOS ORELLANA, but identifies itself as a third party debt collector of a federally guaranteed loan.

7. The prosecution of debt collection of defaulted mortgages is exclusively the province of the Secretary of the Department of Housing and Urban Development, "Secretary," or a duly authorized and appointed delegate.

8. The Complaint was required, but failed to allege preliminary and material facts prerequisite to the allegation of a claim of proper debt instrument ownership, and assignment *i.e.*, authorized foreclosure and for possession. 12 USC §3151.

9. As required by Title 28 › Part IV › Chapter 89 › commencing with § 1446(a), copies of all process, pleading, orders, and other papers or exhibits filed in the State Court case are attached hereto as Exhibit "1," and made part herein by reference.

10. Process was inexplicably delayed for out of state service, with receipt by JOSE SANTOS ORELLANA on December 20, 2013.

11. Delay in the out of state (California) service rendered the time to respond and object by out of state party JOSE SANTOS ORELLAN, legally insufficient as ordered after delayed service of notice by GTS.

12. STERN LAVINTHAL & FRANKENBERG LLC, 105 Eisenhower Parkway, Suite 302, Roseland, New Jersey 07068, 973 797-1100, is a retained attorney and/or federal third party debt collection law firm without ratification of commencement alleged in the Complaint.

13. The prosecution of the third party collection of the alleged federal debt is exclusively within the original jurisdiction of the United States District Court and NEW JERSEY law is preempted.

14. The law of the contract contained within a MULTI STATE – Fannie Mae/Freddie Mac UNIFORM INSTRUMENT consumer credit origination instruments, state that the:

"*(I) "Applicable Law"* ***means all controlling applicable federal****, state and local statutes, regulations ordinances and administrative rules and orders (that have the effect of law) as well as all applicable final, non-appealable judicial opinions.*"

15. The contract sued upon, governing the third party debt collection, agrees with federal preemption of NEW JERSEY State judicial foreclosure law.

16. Third party debt collection attorneys, FNMA, STERN LAVINTHAL & FRANKENBERG LLC, likely retained by the mortgage insurer, misused the NEW JERSEY State judicial foreclosure procedure to collect a federal third party debt, where the debt collection procedure is governed exclusively by federal law. Title 15 › Chapter 41 › Subchapter V › § 1601 *et seq.*, Title 28 › Part VI › Chapter 176.

17. Such misconduct and misuse of process interfered with the timely and material objection and response to the claim, supports removal and warrants finding that the Plaintiff acted in bad faith to prevent removal of the action. Title 28 › Part IV › Chapter 89 › § 1446(c)(3)(B).

18. Title 28 › Part VI › Chapter 176 › Subchapter A › § 3001 of the United States Code states:

"*(a) In General.— Except as provided in subsection (b), the [1] chapter*

provides the exclusive civil procedures for the United States—

(1) to recover a judgment on a debt;"

19. Title 15 › Chapter 41 › Subchapter V › § 1601, *et seq.*, of the United States Code regulates deceptive and unfair debt collection practices and governs the activity of GREEN TREE SERVICING LLC in enforcing the collection of the alleged debt.

20. GREEN TREE SERVICING LLC failed, within five days after the initial communication with consumer JOSE SANTOS ORELLANA, in connection with the collection of the alleged debt, to send a written notice containing—

(1) the correct amount of the debt;

(2) the name of the creditor to whom the debt is owed;

(3) a statement that unless the consumer, within thirty days after receipt of the notice, disputes the validity of the debt, or any portion thereof, the debt will be assumed to be valid by the debt collector;

(4) a statement that if the consumer notifies the debt collector in writing within the thirty-day period that the debt, or any portion thereof, is disputed, the debt collector will obtain verification of the debt or a copy of a judgment against the consumer and a copy of such verification or judgment will be mailed to the consumer by the debt collector; and

(5) a statement that, upon the consumer's written request within the thirty-day period, the debt collector will provide the consumer with the name and address of the original creditor, if different from the current creditor.

21. The legal action by GREEN TREE SERVICING LLC, a third party debt collector, is not construed as authorized by Title 15.

22. GREEN TREE SERVICING LLC, a third party debt collector was required to bring its action to enforce an alleged debt concerning an interest in real property against consumer credit transaction participant JOSE SANTOS ORELLANA; in the case of an action to enforce an alleged consumer credit obligation, only in the judicial

district or similar legal entity in which such real property is located.

Venue

23. Venue is proper in this Court pursuant to 28 USC 1441(a) and 1446(b) because the UNITED STATES DISTRICT COURT FOR THE EASTERN DISTRICT OF NEW JERSEY, is the federal judicial district or similar entity embracing the SUPERIOR COURT OF NEW JERSEY COURT, CHANCERY DIVISION, COUNTY OF PASSAIC, where the State Court Action was originally filed. A copy of the New Jersey State Court Verified Complaint is attached hereto as Exhibit "1."

Amount in Controversy

24. An action to enforce any liability created by this the Consumer Protection Act and amendment by the Fair Debt Collection Practices Act, may be brought in any appropriate United States district court without regard to the amount in controversy, within one year from the date on which the violation occurs.

25. This action for the collection of federal debt, properly in the DISTRICT or other entity, has no minimum amount controversy.

26. The State Court action may be properly removed to this Court.

Notice

27. Written notice of removal of this action will be promptly served to Applicant GREEN TREE SERVICING LLC and a NOTICE OF FILING, filed with the Clerk of the SUPERIOR COURT OF NEW JERSEY COURT, CHANCERY DIVISION, COUNTY OF PASSAIC. A copy of the Notice of Filing is attached hereto as Exhibit "2."

DATED this 27 day of February, 2014

JOSE SANTOS ORELLANA
Pro Se

By: .....

MP All Rights Reserved

CERTIFICATE OF SERVICE

I HEREBY CERTIFY that a true and correct copy of the foregoing was served via regular U.S. Mail to:

GREEN TREE SERVICING LLC
c/o STERN LAVINTHAL & FRANKENBERG LLC
105 Eisenhower Parkway – Suite 302
Roseland NJ 07068
(973) 797-1100

Dated: This 27 day of February, 2014

Declarant

* * * * * * * * * * * * * * * * * * * *

Exhibit 1

RECEIVED MONDAY 10/7/2013 12:05:19 PM 11010492

FILED Oct 16, 2013

STERN LAVINTHAL & FRANKENBERG LLC
105 Eisenhower Parkway - Suite 302
Roseland, NJ 07068
(973) 797-1100
Attorneys for Green Tree Servicing, LLC

IN RE APPLICATION BY GREEN TREE SERVICING LLC TO ISSUE REMEDIATEDNOTICES OF INTENT TO FORECLOSE IN CERTAIN UNCONTESTED FORECLOSURES	:	**SUPERIOR COURT OF NEW JERSEY CHANCERY DIVISION PASSAIC COUNTY**
	:	**DOCKET NO. F-35398-13**
	:	**CIVIL ACTION**
	:	**ORDER TO SHOW CAUSE**

THIS MATTER being brought before the Court by **GREEN TREE SERVICING, LLC** ("the Servicer" or "Green Tree"), in pending foreclosure cases ("the Foreclosures"), by and through counsel, Stern, Lavinthal & Frankenberg, LLC, seeking relief by way of summary action for an Order permitting Green Tree to issue Remediated Notices of Intent to Foreclose (the "Remediated NOI") to the defendant/ mortgagor and/or parties obligated on the debt ("Foreclosure Defendants") in the pending, pre-judgment, uncontested Foreclosure identified on Exhibit A of the Verified Complaint and based upon the New Jersey Supreme Court's decision in US Bank, N.A. v. Guillaume, 209 N.J. 449 (2012), pursuant to the April 4, 2012 Order of the New Jersey Supreme Court (the "April 4th Order") and for good cause shown:

IT IS on this 16th day of October, 2013,

ORDERED that Foreclosure Defendants whose names appear on the Remediated NOI List may appear before the Honorable Margaret Mary McVeigh, P.J. Ch., Superior Court, Passaic County, Chancery Division, at 71 Hamilton Street, Paterson, NJ 07505 at 10 a.m. o'clock or as soon thereafter as counsel can be heard, on the 29th day of January, ~~2013~~ 2014 to object to this Court's

Order allowing Green Tree to issue Remediated NOIs pursuant to this Order to Show Cause.

AND IT IS FURTHER ORDERED THAT FOR EACH FORECLOSURE ACTION IN WHICH GREEN TREE ISSUES A REMEDIATED NOI TO A FORECLOSURE DEFENDANT:

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

- the reasons why the Remediated NOI is being served;
- the procedure to follow in the event a Foreclosure Defendant wishes to object to the Remediated NOI:
- their right to object to the Remediated NOI or their right to cure the default within 35 days of the date of the Remediated NOI.

2. Green Tree will issue a Remediated NOI in the form of the Remediated NOI Template as an Exhibit to the Verified Complaint and shall attach such Remediate NOI to the Explanatory Letter referenced in paragraph 1 above. The Remediated NOI will exclude attorneys' fees and Foreclosures that have been incurred in the pending foreclosure cases. In accordance with applicable servicing guidelines and as required by N.J.S.A. 2A:50-56(e), the Explanatory Letter and Remediated NOI will be sent by Green Tree in their capacity as the servicing agent for the Foreclosure Plaintiff.

3. Green Tree shall serve the Remediated NOI, the Explanatory Letter, the Verified Complaint without exhibits, and a copy of this Order to Show Cause (the "OTSC Package") via certified mail, return receipt requested, and regular mail at the last known address of the Foreclosure Defendant. The OTSC Package shall be mailed within 60 (Sixty) days from the date of this Order. For purposes of this Order to Show Cause, Green Tree may serve each martial couple

with one OTSC Package addressed to both.1

4. A copy of Green Tree's complete application to this Court shall be loaded onto the New Jersey Court's website within 5 days of the date of this Order where it will be available for review by the general public at the following link: http://www.judiciary.state.nj.us/.

5. In addition to providing service of the OTSC Package by certified and regular mail, Green Tree will, at least two days prior to December 23, 2013, provide publication notice two (2) times in each of the following four (4) daily newspapers in a manner consistent with similar legal notices: Star Ledger, Bergen Record, The Press of Atlantic City, The Gloucester County Times. Attached hereto as an Exhibit is a sample legal notice.

6. Green Tree shall file with the Court its proof of service of the OTSC Package on Foreclosure Defendants on the Remediated NOI List in the manner consistent with this Order no later than nine (9) days before the return date.

7. You [Foreclosure Defendants] have the right to object (an "Objection") in this proceeding to this Order to Show Cause (the process by which this Court gave Green Tree permission to serve the Remediated NOI). You must file an original copy of the written Objection under the docket number listed on the first page of this Order for this case with the Superior Court Clerk's office, Foreclosure Processing Services in Trenton, New Jersey and you must serve copies of the Objection to both the Honorable Margaret Mary McVeigh and counsel for Green Tree. To do so, you must set forth with specificity the basis for your Objection and file your Objection with the Superior Court Clerk's office at the following address on or before January 10, 2014

Superior Court Clerk's office, Foreclosure Processing Services
Attn: Objection to Notice of Intention to Foreclose
25 Market Street
P.O. Box 971

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1 In the event that Green Tree has been provided an address for the Estate of a deceased Foreclosure Defendant, the OTSC Package shall be mailed to the address and/or the Executor or Administrator, if known and available.

Trenton, New Jersey 08625-0971

You must also serve a copy of the Objection on Green Tree's attorney, Laura Scurko, Esq, Stern, Lavinthal & Frankenberg, LLC, 105 Eisenhower Parkway, Roseland, NJ 07068, and mail a copy of your Objection to the Honorable Margaret Mary McVeigh, P.J.Ch. at the Superior Court of New Jersey, Passaic County Courthouse, 71 Hamilton Street, Chambers 100, Paterson, New Jersey 07505.

8. You [Foreclosure Defendants] also have the right to object to the Remediated NOI that you will receive. You will also have 35 days from the date of the Remediated NOI to cure your default. If you object to any of the contents of your Remediated NOI, you must file a written objection under the docket number for your Foreclosure action. You must set forth with specificity the basis for your objection and file your objection with the Superior Court Clerk's Office on or before _ **January 10, 2014;**

Superior Court Clerk's office, Foreclosure Processing Services
25 Market Street
P.O. Box 971
Trenton, New Jersey 08625-0971

You must also service a copy of the Objection to Green Tree's attorney, Laura Scurko, Esq, Stern, Lavinthal & Frankenberg, LLC, 105 Eisenhower Parkway, Roseland, NJ 07068, and mail a copy of your Objection to Judge McVeigh_at the Superior Court of New Jersey, Passaic County Courthouse, 71 Hamilton Street, Chambers 100, Paterson, New Jersey 07505.

9. Green Tree may file and serve any written reply (the "Reply") to any opposition papers received by **January 20, 2014**, The Reply must be filed with the Clerk of the Superior Court in **Trenton, NJ** /, with a copy to Judge McVeigh and to each Foreclosure Defendant who filed an opposition.

10. If you cannot afford an attorney, you may call the Legal Services office in the County in

which you live. A list of these offices is provided with the Remediated NOI.

11. A proposed form of Order addressing the relief sought on the return date (along with a self-addressed return envelope with return address and postage) must be submitted to the Court by Green Tree no later than nine (9) days before the return date.

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

13. In the event a Foreclosure action has been suspended or stayed as a result of a pending bankruptcy case or loss mitigation activity, the OTSC Package shall not be sent unless and until the suspension or stay is lifted. In such circumstances, the following procedure shall be used. Green Tree shall mail the OTSC Package within 45 days of the lifting of the stay or suspension of the Foreclosure action. You [Foreclosure Defendant] will have 35 days from the date of the Remediated NOI in which to object to the Remediated NOI or cure your default. Any objections to the relief set forth in this Order to Show Cause shall be made in writing to the Court in the County in which your foreclosure is pending. You must also send a copy of your written papers to Green Tree's attorney, Laura Scurko, Esq, Stern, Lavinthal & Frankenberg, LLC, 105 Eisenhower Parkway, Roseland, NJ 07068 or the Court adjudicating your Foreclosure action will not be able to consider your objection.

Margaret Mary McVeigh

Hon. Margaret Mary McVeigh, P.J.Ch.

RECEIVED THURSDAY 10/3/2013 2:37:43 PM 1099663

FILED Oct 03, 2013

STERN LAVINTHAL & FRANKENBERG LLC
105 Eisenhower Parkway - Suite 302
Roseland, NJ 07068
(973) 797-1100
Attorneys for Green Tree Servicing LLC

IN RE APPLICATION BY GREEN TREE SERVICING LLC TO ISSUE REMEDIATED NOTICES OF INTENT TO FORECLOSE IN CERTAIN UNCONTESTED FORECLOSURES	:	**SUPERIOR COURT OF NEW JERSEY CHANCERY DIVISION PASSAIC COUNTY**
		CIVIL ACTION F -035398-13
		VERIFIED COMPLAINT

Plaintiff, **GREEN TREE SERVICING LLC** (the "Plaintiff," "Lender" "Servicer" or "Green Tree"), by and through counsel, Stern, Lavinthal & Frankenberg, LLC, brings this action pursuant to the April 4, 2012 Order of the New Jersey Supreme Court that was entered following the Court's decision in U.S. Bank, N.A. v Guillaume, 209 N.J.449 (2012), and h e r e b y says as follows:

1. Green Tree holds and services mortgage loans (The "Loan" or "Mortgage Loans") encumbering residential properties (the "Mortgaged Properties") in several states, including the State of New Jersey.

2. In its role as Servicer of a loan, Green Tree undertakes payment collection/application, loss mitigation (modifications, short sales, deeds in lieu of Foreclosure, etc.) and collection efforts, including Foreclosure with respect to a Mortgage Loan. If a Loan is owned by another entity, Green Tree undertakes these efforts in accordance with the contracts that govern its relationship with the owner of the Loan as well as the Loan documents, Rules of Court and applicable law. In order to meet its obligations in servicing the loans it holds and the loans it

services, Green Tree maintains business records which reflect the status and activity of each loan. Those records include information relevant to the payments, escrow disbursements, amounts due, and whether a Loan is in default. This information is maintained in Green Tree's business records, which are made contemporaneously with a transaction, and which are created and maintained in the regular course of its business. In cases in which Green Tree is only the servicer (and not also the lender), the lender is not likely to have possession of the relevant servicing information, as was recognized by the Supreme Court in the June 2011 revisions to Court Rules 4:64-1 and 4:64-2.

3. Attached as Exhibit A, is the current list of certain pending Foreclosures for which Green Tree is seeking to serve remediated NOIs (collectively, the "Remediated NOI List"). While Green Tree does not appear as the Plaintiff on the Remediated NOI List, due to a transfer of the loans, the loans are currently held and serviced by Green Tree.

4. One of the duties of a Servicer of a defaulted mortgage loan in New Jersey is to prepare and serve the Notice of Intent to Foreclose (the "NOI") in accordance with applicable contracts and as required by the Fair Foreclosure Act (the "FFA"), N.J.S.A. 2A:50-56, et seq. The NOI is prepared based on Loan records maintained by Green Tree and includes, among other information, the amount that is required to reinstate the Loan and the date by which reinstatement must occur.

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

6. Following their decision in Guillaume, the 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 as to why Plaintiffs in any uncontested residential mortgage Foreclosure actions filed on or before February 27, 2012 , in which Final Judgment has not been entered, who caused NOIs to be served that are not strictly compliant with the Fair Foreclosure Act as recently interpreted, should not be allowed to serve remediated NOIs on defendants/mortgagors and/or parties obligated on the debt (the "Foreclosure Defendants").

7. The April 4th Order further provides that any Remediated NOI must be accompanied by a letter (the "Explanatory Letter") to the Foreclosure Defendants 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 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. A substantial number of loans has been serviced released or transferred to Green Tree over the course of the last several months, from other servicers or lenders. Of those loans, Green Tree has identified a population of Foreclosures in which the previously served NOIs may not have been strictly compliant with the FFA as recently interpreted. These Foreclosures are identified on the Remediated NOI list. The Remediated NOI List was reviewed for accuracy to verify the statuses of the Foreclosures; the effect of loss mitigation on pending Foreclosures, whether there are relevant bankruptcy proceedings and whether, there were intervening deaths of Foreclosure Defendants since the original NOIs were sent.

9. The Remediated NOI List identifies certain Loans which are non-contested pre

Final Judgment actions where the complaint was filed on or before February 27, 2012, in the NOIs did not provide the address of the lender as required by NJSA 2A:50-56©(11) and/or the NOI did not include the name of a contact for asking questions, and/or Green Tree may lack sufficient information to verify that the NOI was sent in accordance with the FFA. Specifically, as directed by the Supreme Court in Guillaume and the April 4th Order, the Remediated NOI List identifies certain uncontested Foreclosures that were filed on or before February 27, 2012 in which Final Judgment has not been entered, and in which Green Tree is seeks leave to send a remediated NOI.

10. The Remediated NOI List identifies (1) the name of the Plaintiff in the Foreclosure, (2) the name of the Foreclosure Defendant, (3) the Foreclosure docket number, (4) the Vicinage, (5) whether the Foreclosure is contested,1 and (6) the name of the Foreclosure attorney.2 While Green Tree is not the Plaintiff in each of the Foreclosures, it is the holder and Servicer of each such Loan, maintains the Loan Records for each such Loan and is responsible for mailing the remediated NOI.

11. To comply with the April 4th Order, attached as Exhibit "B" to the Verified Complaint is the proposed form of Explanatory Letter that Green Tree intends to cause to be sent to each Foreclosure Defendant on the Remediated NOI List. In accordance with the Supreme Court in the April 4th Order, the proposed form of Explanatory Letter:

a. explains the reason why the Remediated NOI is being served;

b. explains the procedure to follow in the event a Foreclosure Defendant wishes to object to the Remediated NOI;

c. identifies the borrower's name, Loan number, Plaintiff and a Docket number of the underlying Foreclosure;3

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1 None of the matters listed on the Remediated NOI List is currently contested.
2 On each of the loans listed on Exhibit A, the foreclosure Attorney is Stern, Lavinthal & Frankenberg, LLC.
3 Because considerable time has passed since the NOIs were originally sent in the foreclosure actions, the Foreclosure Plaintiff initially identified in the caption may not be the current correct entity that will be listed in the corrected NOI. For the sake of clarity, the corrected NOI will list the current lender and lender's address and counsel will undertake to

d. identifies the individual(s) a Foreclosure Defendant should contact with any questions;

e. advises the Foreclosure Defendant of the right to object to the Remediated NOI as well as the right to cure the default within 35 days of the date of the Remediated NOI.

The remediated NOIs will exclude attorneys' fees and costs incurred in the pending Foreclosure.

12. Attached as Exhibit "C" to the Verified Complaint is the proposed form of Remediated NOI (the "Remediated NOI Template") which Green Tree will cause to be sent 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 cure their default, as described in the Order To Show Cause, without attorneys' fees or costs incurred in the pending Foreclosures.

13. Green Tree will cause to be served upon each of the Foreclosure Defendants, a copy of the Court's Order to Show Cause in this action, the form of Explanatory Letter attached as Exhibit A, and the Verified Complaint and all supporting Certifications (together the "OTSC Package").

14. The OTSC Package will also include a corrected NOI in the form attached as Exhibit C. The corrected NOI will include, inter alia, the information specific to the Foreclosure Defendant's mortgage loan, the default, the lender/holder's name and address and the amount required to reinstate.

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take appropriate steps to change the plaintiff in affected foreclosure actions were required.

15. Service of the OTSC package will be conducted in accordance with the requirements of the Fair Foreclosure Act.[4]

WHEREFORE, Plaintiff respectfully requests that this Court enter an Order permitting Green Tree to issue remediated NOIs in an omnibus manner as permitted in the April 4, 2012 Order to include the name and address of the Lender in certain pending, uncontested Foreclosures identified on the Remediated NOI List and for such other and further relief as this Court deems just and equitable.

Stern, Lavinthal & Frankenberg, LLC
Attorneys for Green Tree Servicing, LLC

DATED: 10/3/13

By: Laura Scurko, Esq
Attorneys for Plaintiff

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, 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, and the

4 Green Tree will cause to be served those Foreclosure Defendants who have informed Green Tree that they have retained counsel with the OTSC Package in accordance with the procedures set forth in the Fair Foreclosure Act. Green Tree will also serve counsel in such cases with the OTSC Package.

Verified Complaint filed on behalf of Green Tree Servicing LLC at Docket Number F-13034-13.

I further certify that I am unaware of any non-party who should be joined in this action pursuant to Rule 4:28 or who is subject to joinder pursuant to Rule 4:29-1 (b) because of potential liability to any party based on the same transactional facts.

Dated: 10/3/13

Laura Scurko Esquire

VERIFICATION

I, Sandra Williams, of full age certify as follows:

1. I am Assistant Vice President of Green Tree Servicing LLC.

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.

Sandra Williams

Sandra Williams

Dated: 10.03.2013

EXHIBIT A

REMEDIATED NOI LIST

Mortgagor Name	Obligors	Complaint Docket Number	Plaintiff	PropertyCounty
ABDELLATIF, SAMIR	ABDELLATIF, SAMIR	F-038260-10	BAC HOME LOANS SERVICING, L.P. FKA COUNTRYWIDE HOME LOANS SERVICING, L.P.	Hudson, NJ
ABDEL-WAHAB, AIMN M	ABDEL-WAHAB, AIMN M	F-037908-10	BAC HOME LOANS SERVICING, L.P. f/k/a COUNTRYWIDE HOME LOANS SERVICING, L.P.	Somerset, NJ
ABREU, GUIDO	ABREU, GUIDO	F-14259-10	BANK OF AMERICA, N.A.	Middlesex, NJ
ADAM, CORDELIA	ADAM, CORDELIA	F-044921-10	BANK OF AMERICA, N.A	Monmouth, NJ
ADAMS, ELBERT	ADAMS, ELBERT ,ADAMS, HIS	F-034584-10	BAC HOME LOANS SERVICING, L.P. FKA COUNTRYWIDE HOME LOANS SERVICING, L.P.	Camden, NJ
ADAMS, ELBERT R.	ADAMS, ELBERT R.,ADAMS, N	F-034883-10	BAC HOME LOANS SERVICING, L.P. FKA COUNTRYWIDE HOME LOANS SERVICING, L.P.	Camden, NJ
ADAMS, KAREN Y.	ADAMS, KAREN Y.	F-04138-10	BAC HOME LOANS SERVICING, LP F/K/A COUNTRYWIDE HOME LOANS SERVICING, LP	Camden, NJ
ADAMS, MICHAEL O.	ADAMS, MICHAEL O.	F-045877-10	BAC HOME LOANS SERVICING, L.P. F/K/A COUNTRYWIDE HOME LOANS SERVICING, L.P.	Union, NJ
ADLER, CHAYA BAILA	ADLER, CHAYA BAILA	F-28666-10	BAC HOME LOANS SERVICING, LP F/K/A COUNTRYWIDE HOME LOANS SERVICING, LP	Ocean, NJ
AHREM, KEN	AHREM, KEN	F-042830-10	BAC HOME LOANS SERVICING, L.P., F/K/A COUNTRYWIDE HOME LOANS SERVICING, L.P.	Camden, NJ
ALAS, JOSE	ALAS, JOSE ,CHACON, HIS W	F-34298-10	BAC HOME LOANS SERVICING, L.P. FKA COUNTRYWIDE HOME LOANS SERVICING, L.P.	Union, NJ
ALI, RUMAN	ALI, RUMAN	F-11641-10	BAC HOME LOANS SERVICING, LP FKA COUNTRYWIDE HOME LOANS SERVICING LP	Passaic, NJ
ALLVORD, LANCE	ALLVORD, LANCE	F-045429-10	BANK OF AMERICA, N.A.	Gloucester, NJ
ALMEIDA, GEORGE A	ALMEIDA, GEORGE A.	F-059785-10	BAC HOME LOANS SERVICING, L.P. F/K/A COUNTRYWIDE HOME LOANS SERVICING, L.P.	Union, NJ
ALMOUBAYED, MOHAMAD	ALMOUBAYED, MOHAMAD	F-042849-10	BAC HOME LOANS SERVICING, LP FKA COUNTRYWIDE HOME LOANS SERVICING LP	Camden, NJ
ALVAREZ, JOHN S	ALVAREZ, JOHN S.	F-048520-10	BAC HOME LOANS SERVICING, L.P. F/K/A COUNTRYWIDE HOME LOANS SERVICING, L.P.	Hudson, NJ
ALVAREZ, YURI	ALVAREZ, YURI	F-043101-10	BAC HOME LOANS SERVICING, L.P. F/K/A COUNTRYWIDE HOME LOANS SERVICING, L.P.	Essex, NJ
ALY, MOHAMED	ALY, MOHAMED	F-22320-08	BANK OF NEW YORK AS TRUSTEE FOR THE CERTIFICATEHOLDER S CWABS, INC. ASSET-BACKED CERTIFICATES SERIES 2005-12	Essex, NJ
ANCHETA, JEROME L	ANCHETA, JEROME L	F-044069-10	BAC HOME LOANS SERVICING, L.P. F/K/A COUNTRYWIDE HOME LOANS SERVICING, L.P.	Camden, NJ
ANDERSON, KAREN S	ANDERSON, KAREN S.	F-053947-10	BANK OF AMERICA, N.A.	Camden, NJ
ANTICO, ERIC J.	ANTICO, ERIC J.	F-047185-10	BAC HOME LOANS SERVICING, L.P. FKA COUNTRYWIDE HOME LOANS SERVICING, L.P.	Monmouth, NJ
ARIAS, JIMMY F.	ARIAS, JIMMY F.	F-044523-10	BAC HOME LOANS SERVICING, L.P. F/K/A COUNTRYWIDE HOME LOANS SERVICING, L.P.	Somerset, NJ
ARIAS, JUAN; PENALO, JULIANA	ARIAS, JUAN	F-40550-08	BAC HOME LOANS SERVICING LP F/K/A COUNTRYWIDE HOME LOANS SERVICING LP	Passaic, NJ
ASHNAULT, TAMARA	ASHNAULT, TAMARA	F-055419-10	BAC HOME LOANS SERVICING L.P. F/K/A COUNTRYWIDE HOME LOANS SERVICING L.P.	Ocean, NJ

ASIAN, SAUL	ASIAN, SAUL	F-051069-10	BAC HOME LOANS SERVICING, L.P. F/K/A COUNTRYWIDE HOME LOANS SERVICING, L.P.	Union, NJ
ASRANI, SAJNI	ASRANI, SAJNI ,MISTRY, HER	F-049405-10	BAC HOME LOANS SERVICING, L.P. F/K/A COUNTRYWIDE HOME LOANS SERVICING, L.P.	Hudson, NJ
AUERBACH, ALLEN	AUERBACH, ALLEN	F-32953-10	BAC HOME LOANS SERVICING, LP FKA COUNTRYWIDE HOME LOANS SERVICING, LP	Salem, NJ
AUERBACH, ALLEN	AUERBACH, ALLEN	F-32953-10	BAC HOME LOANS SERVICING, LP FKA COUNTRYWIDE HOME LOANS SERVICING, LP	Salem, NJ
AURIEMMA, MICHAEL		F-03274-10	BAC HOME LOANS SERVICING, L.P. f/k/a COUNTRYWIDE HOME LOANS SERVICING, L.P.	Middlesex, NJ
AVENOSO, MICHAEL D.	AVENOSO, MICHAEL D.	F-11663-10	BAC HOME LOANS SERVICING, L.P. f/k/a COUNTRYWIDE HOME LOANS SERVICING, L.P.	Middlesex, NJ
AYALA, JIMENA; SANTOS, PAUL	AYALA, JIMENA	F-43999-08	COUNTRYWIDE HOME LOANS, INC.	Union, NJ
BACK, KYUNG HO	BACK, KYUNG HO	F-048418-10	BAC HOME LOANS SERVICING, L.P. F/K/A COUNTRYWIDE HOME LOANS SERVICING, L.P.	Bergen, NJ
BAK, CHAE GUN	BAK, CHAE GUN	F-33930-10	BAC HOME LOANS SERVICING, L.P. FKA COUNTRYWIDE HOME LOANS SERVICING, L.P.	Bergen, NJ
BALINT, ERNEST J.	BALINT, ERNEST J.,BALINT, H	F-30868-10	BAC HOME LOANS SERVICING, LP FKA COUNTRYWIDE HOME LOANS SERVICING, LP	Sussex, NJ
BARBARIS, NEAL	BARBARIS, NEAL	F-042832-10	BAC HOME LOANS SERVICING, L.P. F/K/A COUNTRYWIDE HOME LOANS SERVICING, L.P.	Passaic, NJ
BARRERA, PATRICIA V.	BARRERA, PATRICIA V.	F-045057-10	BAC HOME LOANS SERVICING, L.P. F/K/A COUNTRYWIDE HOME LOANS SERVICING, L.P.	Bergen, NJ
BARRIENTOS, RALPH	BARRIENTOS, RALPH	F-038833-10	BAC HOME LOANS SERVICING, L.P. F/K/A COUNTRYWIDE HOME LOANS SERVICING, L.P.	Mercer, NJ
BARTLETT, JR., WILLIAM C.	BARTLETT, JR., WILLIAM C.	F-042864-10	BAC HOME LOANS SERVICING, L.P., F/K/A COUNTRYWIDE HOME LOANS SERVICING, L.P.	Sussex, NJ
BAUER, ELLIOT	BAUER, ELLIOT	F-22985-10	BAC HOME LOANS SERVICING, LP FKA COUNTRYWIDE HOME LOANS SERVICING, LP	Monmouth, NJ
BEAL, JEFFREY A	BEAL, JEFFREY A	F-042991-10	BAC HOME LOANS SERVICING, L.P. F/K/A COUNTRYWIDE HOME LOANS SERVICING, L.P.	Salem, NJ
BEGUM, HUSNEARA	BEGUM, HUSNEARA	F-044476-10	BAC HOME LOANS SERVICING, L.P. F/K/A COUNTRYWIDE HOME LOANS SERVICING, L.P.	Passaic, NJ
BENTHALL, AZARIAH	BENTHALL, AZARIAH	F-042986-10	BAC HOME LOANS SERVICING, L.P. F/K/A COUNTRYWIDE HOME LOANS SERVICING, L.P.	Essex, NJ
BERGEN, COLLEEN	BERGEN, COLLEEN	F-046411-10	BAC HOME LOANS SERVICING, L.P. FKA COUNTRYWIDE HOME LOANS SERVICING, L.P.	Ocean, NJ
BERSANI, FRANK J. JR.	BERSANI JR., FRANK J.	F-048378-10	BAC HOME LOANS SERVICING, L.P. F/K/A COUNTRYWIDE HOME LOANS SERVICING, L.P.	Camden, NJ
BILLOW, BRUCE	BILLOW, BRUCE	F-044221-10	BAC HOME LOANS SERVICING, L.P. F/KA COUNTRYWIDE HOME LOANS SERVICING, L.P.	Camden, NJ
BINA, SHARMIN S.; MANNAN, JUNTO A.	BINA, SHARMIN S.	F-45742-08	BAC HOME LOANS SERVICING LP F/K/A COUNTRYWIDE HOME LOANS SERVICING LP	Atlantic, NJ
BLACK, CYNTHIA	BLACK, CYNTHIA	F-05993-10	BAC HOME LOANS SERVICING, L.P. FKA COUNTRYWIDE HOME LOANS SERVICING, L.P.	Monmouth, NJ
BLACKSHEAR, WILLIAM	BLACKSHEAR, WILLIAM ,BLAC	F-049228-10	BAC HOME LOANS SERVICING, L.P. FKA COUNTRYWIDE HOME LOANS SERVICING, L.P.	Essex, NJ
BLANCHARD, KIMBERLY A.	BLANCHARD, KIMBERLY A. ,H	F-26840-10	BAC HOME LOANS SERVICING, L.P. f/k/a COUNTRYWIDE HOME LOANS SERVICING, L.P.	Hunterdon, NJ

BLATTENBERGER, DENISE	BLATTENBERGER, DENISE ,E	F-16341-10	BAC HOME LOANS SERVICING, L.P. F/K/A COUNTRYWIDE HOME LOANS SERVICING, L.P.	Burlington, NJ
BOYCE, PATRICIA A.	BOYCE, PATRICIA A.	F-07623-10	BAC HOME LOANS SERVICING, LP F/K/A COUNTRYWIDE HOME LOANS SERVICING, LP	Monmouth, NJ
BOYER, MELLISSA C	BOYER, MELLISSA C	F-047236-10	BAC HOME LOANS SERVICING LP FKA COUNTRYWIDE HOME LOANS SERVICING LP	Burlington, NJ
BRACHFELD, SHAYA ELUZER	BRACHFELD, SHAYA ELUZER	F-31859-10	FEDERAL NATIONAL MORTGAGE ASSOCIATION	Ocean, NJ
BRADLEY, CHARLOTTE A.	BRADLEY, CHARLOTTE A. ,R	F-19232-10	BAC HOME LOANS SERVICING, LP FKA COUNTRYWIDE HOME LOANS SERVICING, LP	Somerset, NJ
BRANNIGAN, CHRISTOPHER J	BRANNIGAN, CHRISTOPHER	F-055122-10	BAC HOME LOANS SERVICING, LP FKA COUNTRYWIDE HOME LOANS SERVICING, LP	Hudson, NJ
BRENNAN, MATTHEW J	BRENNAN, MATTHEW J.	F-048523-10	BAC HOME LOANS SERVICING, L.P. F/K/A COUNTRYWIDE HOME LOANS SERVICING, L.P.	Atlantic, NJ
BRESLIN, KIMBERLY A.	BRESLIN, KIMBERLY A.	F-043879-10	BAC HOME LOANS SERVICING, L.P. FKA COUNTRYWIDE HOME LOANS SERVICING, L.P.	Cape May, NJ
BRIGGS, RICHARD L	BRIGGS, HIS WIFE, SANDRA ,	F-048498-10	BAC HOME LOANS SERVICING, L.P. F/K/A COUNTRYWIDE HOME LOANS SERVICING, L.P.	Sussex, NJ
BRIGGS, ROBIN R	BRIGGS, ROBIN R	F-046548-10	BAC HOME LOANS SERVICING, L.P. F/K/A COUNTRYWIDE HOME LOANS SERVICING, L.P.	Mercer, NJ
BRITTINGHAM, ROBERT E.	BRITTINGHAM, ROBERT E.	F-05124-10	BAC HOME LOANS SERVICING, LP F/K/A COUNTRYWIDE HOME LOANS SERVICING, LP	Atlantic, NJ
BROWN, ARTHUR W	BROWN, ARTHUR W.	F-044706-10	BAC HOME LOANS SERVICING, L.P. F/K/A COUNTRYWIDE HOME LOANS SERVICING, L.P.	Mercer, NJ
BROWN, ARTHUR W	BROWN, ARTHUR W.	F-044732-10	BAC HOME LOANS SERVICING, L.P. F/K/A COUNTRYWIDE HOME LOANS SERVICING, L.P.	Mercer, NJ
BROWN, ARTHUR W.	BROWN, ARTHUR W	F-043156-10	BAC HOME LOANS SERVICING, L.P. F/K/A COUNTRYWIDE HOME LOANS SERVICING, L.P.	Mercer, NJ
BRUHN, ROBERT III	BRUHN III, ROBERT	F-04687-10	BAC HOME LOANS SERVICING, LP F/K/A COUNTRYWIDE HOME LOANS SERVICING, LP	Middlesex, NJ
BRUNO, SHANNON	BRUNO, SHANNON	F-33825-10	BAC HOME LOANS SERVICING, L.P. FKA COUNTRYWIDE HOME LOANS SERVICING, L.P.	Salem, NJ
BUKOVECKY, LAURA L.	BUKOVECKY, LAURA L.	F-33786-10	BAC HOME LOANS SERVICING, LP FKA COUNTRYWIDE HOME LOANS SERVICING, LP	Hunterdon, NJ
BURD, HARRY K.	BURD, HARRY K.,BURD, HIS	F-32759-10	BAC HOME LOANS SERVICING, LP FKA COUNTRYWIDE HOME LOANS SERVICING, LP	Warren, NJ
BUSARELLO, ROBERT JR	BUSARELLO, ROBERT	F-048437-10	BAC HOME LOANS SERVICING, L.P. F/K/A COUNTRYWIDE HOME LOANS SERVICING, L.P.	Camden, NJ
CABALLERO, LEONARDO	CABALLERO, LEONARDO	F-036734-10	BAC HOME LOANS SERVICING, L.P. F/K/A COUNTRYWIDE HOME LOANS SERVICING, L.P.	Union, NJ
CACCAVO, DAVID	CACCAVO, DAVID ,CACCAVO	F-30900-10	BAC HOME LOANS SERVICING, LP F/K/A COUNTRYWIDE HOME LOANS SERVICING, LP	Sussex, NJ
CAFIERO, KATHLEEN	CAFIERO, KATHLEEN	F-13388-10	BAC HOME LOANS SERVICING, L.P. f/k/a COUNTRYWIDE HOME LOANS SERVICING, L.P.	Monmouth, NJ
CALDAS, CARLOS	CALDAS, CARLOS	F-25635-10	BAC HOME LOANS SERVICING, LP FKA COUNTRYWIDE HOME LOANS SERVICING, LP	Cape May, NJ
CALELLA, JOSEPH	CALELLA, JOSEPH	F-33990-10	BAC HOME LOANS SERVICING, LP FKA COUNTRYWIDE HOME LOANS SERVICING, LP	Atlantic, NJ

CAMACHO, MAYRA	CAMACHO, MAYRA	F-03593-10	BAC HOME LOANS SERVICING, L.P. FKA COUNTRYWIDE HOME LOANS SERVICING, L.P.	Camden, NJ
CAMPBELL, JAMES		F-054249-10	BAC HOME LOANS SERVICING LP FKA COUNTRYWIDE HOME LOANS SERVICING LP	Hudson, NJ
CAMPOLONGO, STEPHEN	CAMPOLONGO, STEPHEN	F-044530-10	BAC HOME LOANS SERVICING, L.P. FKA COUNTRYWIDE HOME LOANS SERVICING, L.P.	Atlantic, NJ
CANNUSCIO, VINCENZO	CANNUSCIO, VINCENZO	F-07639-10	BAC HOME LOANS SERVICING, LP F/K/A COUNTRYWIDE HOME LOANS SERVICING, LP	Atlantic, NJ
CAPO, TRINIDAD	CAPO, TRINIDAD	F-050063-10	BAC HOME LOANS SERVICING, L.P. FKA COUNTRYWIDE HOME LOANS SERVICING, L.P.	Union, NJ
CARBONE, BENNY	CARBONE, BENNY ,CARBONI	F-044094-10	BAC HOME LOANS SERVICING, L.P. F/K/A COUNTRYWIDE HOME LOANS SERVICING, L.P.	Sussex, NJ
CARR, WALTER J. JR.	CARR JR., WALTER J. ,CARR	F-33978-10	BAC HOME LOANS SERVICING, LP FKA COUNTRYWIDE HOME LOANS SERVICING, LP	Camden, NJ
CASCELLA, PETER	CASCELLA, PETER	F-33901-10	BAC HOME LOANS SERVICING, LP FKA COUNTRYWIDE HOME LOANS SERVICING, LP	Morris, NJ
CASTANEDA, JUAN	CASTANEDA, JUAN	F-043227-10	BAC HOME LOANS SERVICING, L.P. F/K/A COUNTRYWIDE HOME LOANS SERVICING, L.P.	Atlantic, NJ
CASTANEDA, NEIL	CASTANEDA, NEIL	F-045671-10	BAC HOME LOANS SERVICING, L.P. F/K/A COUNTRYWIDE HOME LOANS SERVICING, L.P.	Union, NJ
CASTREJON, MARIA TERESA	CASTREJON, MARIA TERESA	F-044870-10	BAC HOME LOANS SERVICING, L.P. F/K/A COUNTRYWIDE HOME LOANS SERVICING, L.P.	Union, NJ
CASTRO, JORGE	CASTRO, JORGE	F-12009-10	BAC HOME LOANS SERVICING, L.P. f/k/a COUNTRYWIDE HOME LOANS SERVICING, L.P.	Union, NJ
CASTRO, VERBA	CASTRO, VERBA	F-07627-10	BAC HOME LOANS SERVICING, LP F/K/A COUNTRYWIDE HOME LOANS SERVICING, LP	Camden, NJ
CATANZARETI, FRANK A.	CATANZARETI, FRANK A.,C	F-049126-10	BAC HOME LOANS SERVICING, L.P. F/K/A COUNTRYWIDE HOME LOANS SERVICING, L.P.	Hunterdon, NJ
CAULFIELD, JR. DAVID H.	CAULFIELD, DAVID H.	F-042839-10	BAC HOME LOANS SERVICING, L.P. FKA COUNTRYWIDE HOME LOANS SERVICING, L.P.	Salem, NJ
CHADDAR, SIKANDER H.	CHADDAR, SIKANDER H.	F-042868-10	BAC HOME LOANS SERVICING, L.P. F/K/A COUNTRYWIDE HOME LOANS SERVICING, L.P.	Atlantic, NJ
CHADHA, DEVESH	CHADHA, DEVESH	F-11297-10	BANK OF AMERICA, N.A., SUCCESSOR BY MERGER TO BAC HOME LOANS SERVICING, LP FKA COUNTRYWIDE HOME LOANS SERVICING, LP	Middlesex, NJ
CHANDO, WILLIAM J III	CHANDO, III, WILLIAM J.	F-045389-10	BAC HOME LOANS SERVICING, L.P. F/K/A COUNTRYWIDE HOME LOANS SERVICING, L.P.	Gloucester, NJ
CHARLEMAGNE, CARLENE	CHARLEMAGNE, CARLENE	F-11998-10	BANK OF AMERICA, N.A.	Essex, NJ
CHAUHAN, ANITA C.	CHAUHAN, ANITA C.	F-042869-10	BAC HOME LOANS SERVICING L.P. F/K/A COUNTRYWIDE HOME LOANS SERVICING L.P.	Mercer, NJ
CHEN, XIANG JIAO	CHEN, XIANG JIAO	F-036744-10	BAC HOME LOANS SERVICING, L.P. F/K/A COUNTRYWIDE HOME LOANS SERVICING, L.P.	Monmouth, NJ
CHOI, SUSAN	CHOI, SUSAN	F-043022-10	BAC HOME LOANS SERVICING, LP FKA COUNTRYWIDE HOME LOANS SERVICING LP	Bergen, NJ
CHRISTMAS, STEPHEN J.	CHRISTMAS, STEPHEN J.	F-26415-10	BAC HOME LOANS SERVICING, L.P. f/k/a COUNTRYWIDE HOME LOANS SERVICING, L.P.	Burlington, NJ
CICCANTI, JR., LOUIS E.	CICCANTI, JR., LOUIS E	F-048452-10	BAC HOME LOANS SERVICING, L.P. F/K/A COUNTRYWIDE HOME LOANS SERVICING, L.P.	Camden, NJ

CINCOTTI, DAWN M	CINCOTTI, DAWN M	F-33336-10	BAC HOME LOANS SERVICING, L.P. f/k/a COUNTRYWIDE HOME LOANS SERVICING, L.P.	Atlantic, NJ
CITARELLI, JOHN	CITARELLI, JOHN ,CITARELLI	F-048235-10	BAC HOME LOANS SERVICING, L.P. F/K/A COUNTRYWIDE HOME LOANS SERVICING, L.P.	Union, NJ
CLARK, DARRYL A	CLARK, DARRYL A	F-043950-10	BAC HOME LOANS SERVICING, L.P. F/K/A COUNTRYWIDE HOME LOANS SERVICING, L.P.	Union, NJ
CLARK, GARY J	CLARK, HIS WIFE, LINDA L.,CI	F-049555-10	BAC HOME LOANS SERVICING, LP FKA COUNTRYWIDE HOME LOANS SERVICING, LP	Monmouth, NJ
CLARK, JASON	CLARK, JASON	F-13279-10	BAC HOME LOANS SERVICING, L.P. f/k/a COUNTRYWIDE HOME LOANS SERVICING, L.P.	Passaic, NJ
CLARK, JOHN D.	CLARK, JOHN D.,KATHLEEN D	F-14519-10	BAC HOME LOANS SERVICING, LP FKA COUNTYRWIDE HOME LOANS SERVICING, LP	Morris, NJ
CLEVELAND, MICHAEL W.	CLEVELAND, MICHAEL W.	F-19208-10	BAC HOME LOANS SERVICING, LP FKA COUNTRYWIDE HOME LOANS SERVICING, LP	Burlington, NJ
CODNER, JOHN P.	CODNER, JOHN P.	F-09373-10	BAC HOME LOANS SERVICING, L.P. FKA COUNTRYWIDE HOME LOANS SERVICING, L.P.	Ocean, NJ
COHENS-FARROW, LAWREESE	COHENS-FARROW, LAWREES	F-06197-10	BAC HOME LOANS SERVICING, L.P. FKA COUNTRYWIDE HOME LOANS SERVICING, L.P.	Mercer, NJ
COLLEARY, MYCHELLE M.	COLLEARY, MYCHELLE M.	F-16443-10	BANK OF AMERICA, NATIONAL ASSOCIATION	Hudson, NJ
CONCEICAO, ADEILTON	CONCEICAO, ADEILTON	F-02276-10	BAC HOME LOANS SERVICING, L.P. FKA COUNTRYWIDE HOME LOANS SERVICING, L.P.	Bergen, NJ
CORTES, CARLOS A.	CORTES, CARLOS A.	F-22995-10	BAC HOME LOANS SERVICING,LP FKA COUNTRYWIDE HOME LOANS SERVICING, LP	Essex, NJ
COTET, ALEX	COTET, ALEX	F-049349-10	BAC HOME LOANS SERVICING, L.P. FKA COUNTRYWIDE HOME LOANS SERVICING, L.P.	Middlesex, NJ
CRAIG, RICHARD	CRAIG, HIS WIFE, TERRI ,CRA	F-11321-10	BAC HOME LOANS SERVICING, LP F/K/A COUNTRYWIDE HOME LOANS SERVICING, LP	Sussex, NJ
CRINES, WILLIAM P.	CRINES, WILLIAM P.	F-25537-10	BAC HOME LOANS SERVICING, L.P. f/k/a COUNTRYWIDE HOME LOANS SERVICING, L.P.	Morris, NJ
CRISS, AMY M.	CRISS AKA AMY M. AQINO, AI	F-045047-10	BAC HOME LOANS SERVICING, L.P. FKA COUNTRYWIDE HOME LOANS SERVICING, L.P.	Gloucester, NJ
CROSS, ADAM	CROSS, HIS WIFE, ALICE MAI	F-044600-10	BAC HOME LOANS SERVICING, L.P. F/K/A COUNTRYWIDE HOME LOANS SERVICING, L.P.	Atlantic, NJ
CRUZ, ARNER	CRUZ, ARNER	F-25620-10	BAC HOME LOANS SERVICING, LP FKA COUNTRYWIDE HOME LOANS SERVICING, LP	Middlesex, NJ
CRUZ-BUENO, UBALDO A	CRUZ-BUENO, UBALDO	F-045399-10	BAC HOME LOANS SERVICING, L.P. F/K/A COUNTRYWIDE HOME LOANS SERVICING, L.P.	Essex, NJ
CSUPKA, JANOS	CSUPKA, JANOS	F-25702-10	BAC HOME LOANS SERVICING, LP F/K/A COUNTRYWIDE HOME LOANS SERVICING, LP	Somerset, NJ
CUBAS, CESAR	CUBAS, CESAR	F-047844-10	BAC HOME LOANS SERVICING, L.P. F/K/A COUNTRYWIDE HOME LOANS SERVICING, L.P.	Passaic, NJ
CUCUGLIELLO, RAYMOND	CUCUGLIELLO, RAYMOND	F-16964-10	BAC HOME LOANS SERVICING, L.P. F/K/A COUNTRYWIDE HOME LOANS SERVICING, L.P.	Mercer, NJ
CUELLAR, ARNULFO	CUELLAR, ARNULFO	F-042873-10	BAC HOME LOANS SERVICING, L.P. f/k/a COUNTRYWIDE HOME LOANS SERVICING, L.P.	Essex, NJ
DA SILVA, CARLOS	FERREIRA, PAULA ,DA SILVA,	F-16359-10	BAC HOME LOANS SERVICING, L.P. F/K/A COUNTRYWIDE HOME LOANS SERVICING, L.P.	Somerset, NJ
DABNEY, EDWARD L	DABNEY, HIS WIFE, MARY P.,I	F-049547-10	BAC HOME LOANS SERVICING, L.P. F/K/A COUNTRYWIDE HOME LOANS SERVICING, L.P.	Camden, NJ

DADDAZIO, THOMAS	DADDAZIO, THOMAS ,DADDA	F-053949-10	BAC HOME LOANS SERVICING, L.P. FKA COUNTRYWIDE HOME LOANS SERVICING, L.P.	Camden, NJ
DAS, VIOLA BETHIKA	DAS, VIOLA BETHIKA	F-046927-10	BAC HOME LOANS SERVICING, L.P. F/K/A COUNTRYWIDE HOME LOANS SERVICING, L.P.	Camden, NJ
DAS, VIOLA BETHIKA	DAS, VIOLA BETHIKA	F-046927-10	BAC HOME LOANS SERVICING, L.P. F/K/A COUNTRYWIDE HOME LOANS SERVICING, L.P.	Camden, NJ
DASH, TIRON D.	DASH, TIRON D.	F-02907-10	BAC HOME LOANS SERVICING, L.P. FKA COUNTRYWIDE HOME LOANS SERVICING, L.P.	Mercer, NJ
DASH, TIRON D.	DASH, TIRON D.	F-02907-10	BAC HOME LOANS SERVICING, L.P. FKA COUNTRYWIDE HOME LOANS SERVICING, L.P.	Mercer, NJ
DAVIDOVICS, ELI	DAVIDOVICS, ELI ,DAVIDOVI	F-042888-10	BAC HOME LOANS SERVICING, L.P. F/K/A COUNTRYWIDE HOME LOANS SERVICING, L.P.	Bergen, NJ
DAVILA, NEOMAYA D.	DAVILA, NEOMAYA D.	F-11661-10	BAC HOME LOANS SERVICING, L.P. f/k/a COUNTRYWIDE HOME LOANS SERVICING, L.P.	Camden, NJ
DAVIS, MICHAEL	DAVIS, MICHAEL	F-043050-10	BAC HOME LOANS SERVICING, L.P. F/K/A COUNTRYWIDE HOME LOANS SERVICING, L.P.	Mercer, NJ
DAVIS, JEFFREY L.	DAVIS, JEFFREY L.	F-11446-10	BAC HOME LOANS SERVICING, LP F/K/A COUNTRYWIDE HOME LOANS SERVICING, LP	Ocean, NJ
DE LOS ANGELES, MERCEDES	DE LOS ANGELES, MERCEDE	F-05025-10	BAC HOME LOANS SERVICING, LP F/K/A COUNTRYWIDE HOME LOANS SERVICING, LP	Union, NJ
DEKONINK, ANTONIUS (ESTATE O	DEKONINK, ANTONIUS	F-048477-10	BAC HOME LOANS SERVICING, L.P. FKA COUNTRYWIDE HOME LOANS SERVICING, L.P.	Burlington, NJ
DELFINO, ROSA	DELFINO, ROSA	F-049236-10	BAC HOME LOANS SERVICING, LP FKA COUNTRYWIDE HOME LOANS SERVICING, LP	Union, NJ
DELGADO, CARMITA	DELGADO, CARMITA	F-042884-10	BAC HOME LOANS SERVICING, L.P. F/K/A COUNTRYWIDE HOME LOANS SERVICING, L.P.	Essex, NJ
DELUCA, GINA M.	DELUCA, GINA M.	F-10456-10	BAC HOME LOANS SERVICING, LP FKA COUNTRYWIDE HOME LOANS SERVICING, LP	Union, NJ
DENISEVICH, SVITLANA	DENISEVICH, SVITLANA	F-049203-10	BAC HOME LOANS SERVICING, L.P. F/K/A COUNTRYWIDE HOME LOANS SERVICING, L.P.	Burlington, NJ
DEREBY, JOHN L.	DEREBY, JOHN L.	F-29782-10	BAC HOME LOANS SERVICING, LP F/K/A COUNTRYWIDE HOME LOANS SERVICING, LP	Sussex, NJ
DESIMONE, VINCENT	DESIMONE, VINCENT	F-04763-10	BANK OF AMERICA, N.A., SUCCESSOR BY MERGER TO BAC HOME LOANS SERVICING, LP FKA COUNTRYWIDE HOME LOANS SERVICING, LP, BANK OF AMERICA, N.A., SUCCESSOR BY MERGER TO BAC HOME LOANS SERVICING, LP FKA COUNTRYWIDE HOME LOANS SERVICING, LP	Atlantic, NJ
DESPECCI, GIOVANNE F.	DESPECCI, GIOVANNE F.	F-31462-10	BAC HOME LOANS SERVICING, L.P. f/k/a COUNTRYWIDE HOME LOANS SERVICING, L.P.	Sussex, NJ
DEVIVO, DEAN	DEVIVO, DEAN	F-053964-10	BAC HOME LOANS SERVICING, L.P. F/K/A COUNTRYWIDE HOME LOANS SERVICING, L.P.	Monmouth, NJ
DIAZ, ELOISA	DIAZ, ELOISA	F-05672-10	BAC HOME LOANS SERVICING, L.P. FKA COUNTRYWIDE HOME LOANS SERVICING, L.P.	Middlesex, NJ
DIAZ, GABRIEL	DIAZ, GABRIEL	F-034895-10	BAC HOME LOANS SERVICING, L.P. f/k/a COUNTRYWIDE HOME LOANS SERVICING, L.P.	Passaic, NJ
DIAZ, ROSALIA A.	DIAZ, ROSALIA A.	F-25753-10	BANK OF AMERICA, N.A.	Hudson, NJ

DIBIASE, JOSEPH	DIBIASE, JOSEPH	F-46022-08	BAC HOME LOANS SERVICING LP F/K/A COUNTRYWIDE HOME LOANS SERVICING LP	Monmouth, NJ
DICKINSON, DONNA	DICKINSON, DONNA	F-06364-10	BAC HOME LOANS SERVICING, LP F/K/A COUNTRYWIDE HOME LOANS SERVICING, LP	Ocean, NJ
DILKS, SAMUEL J.	DILKS, SAMUEL J.	F-10393-10	BAC HOME LOANS SERVICING, L.P. f/k/a COUNTRYWIDE HOME LOANS SERVICING, L.P.	Camden, NJ
DILLHOFF, SHANE A.	DILLHOFF, SHANE A.,BUSH,	F-048261-10	BAC HOME LOANS SERVICING, L.P. F/K/A COUNTRYWIDE HOME LOANS SERVICING, L.P.	Atlantic, NJ
DIXON, BRUCE I.	DIXON, BRUCE I. ,OONAGH A	F-32563-10	BAC HOME LOANS SERVICING, LP FKA COUNTRYWIDE HOME LOANS SERVICING, LP	Atlantic, NJ
DOMINGUEZ, RECTO	DOMINGUEZ, RECTO	F-10877-10	BAC HOME LOANS SERVICING, LP F/K/A COUNTRYWIDE HOME LOANS SERVICING, LP	Hudson, NJ
DONAHUE, WILLIAM TORPEY	DONAHUE, WILLIAM TORPEY	F-29762-10	BAC HOME LOANS SERVICING, L.P. f/k/a COUNTRYWIDE HOME LOANS SERVICING, L.P.	Morris, NJ
DROUIN, SHAWN	DROUIN, SHAWN	F-045092-10	BAC HOME LOANS SERVICING L.P. F/K/A COUNTRYWIDE HOME LOANS SERVICING L.P.	Camden, NJ
DUNSMUIR, DEBORAH	DUNSMUIR, DEBORAH	F-035334-10	BAC HOME LOANS SERVICING, L.P. f/k/a COUNTRYWIDE HOME LOANS SERVICING, L.P.	Ocean, NJ
DURAND, IRMA	DURAND, IRMA	F-037072-10	BAC HOME LOANS SERVICING, L.P. F/K/A COUNTRYWIDE HOME LOANS SERVICING, L.P.	Monmouth, NJ
EATON, DAVID W	EATON, DAVID W	F-042773-10	BANK OF AMERICA, N.A.	Middlesex, NJ
ECKHARDT, TIMOTHY B.	ECKHARDT, TIMOTHY B.	F-03469-10	BAC HOME LOANS SERVICING, L.P. FKA COUNTRYWIDE HOME LOANS SERVICING, L.P.	Sussex, NJ
EDWARDS, DONNA	EDWARDS, DONNA ,TOWNS,	F-03278-10	BAC HOME LOANS SERVICING, LP F/K/A COUNTRYWIDE HOME LOANS SERVICING, LP	Union, NJ
EDWARDS, MYRNA	EDWARDS, MYRNA	F-10528-10	BANK OF AMERICA, N.A.	Camden, NJ
EISSA, AHMED	EISSA, AHMED	F-046139-10	BAC HOME LOANS SERVICING, L.P. F/K/A COUNTRYWIDE HOME LOANS SERVICING, L.P.	Atlantic, NJ
ELBERTSON, CANDELORA C.	ELBERTSON, CANDELORA C.	F-10505-10	BAC HOME LOANS SERVICING, LP FKA COUNTRYWIDE HOME LOANS SERVICING, LP	Atlantic, NJ
ESCOBAR, JOSUE M.	ESCOBAR, JOSUE M. ,ESCOB	F-10513-10	BAC HOME LOANS SERVICING, L.P. f/k/a COUNTRYWIDE HOME LOANS SERVICING, L.P.	Hudson, NJ
ESPOSITO, GERALD	ESPOSITO, GERALD ,SHEILA	F-14160-10	BANK OF AMERICA, N.A.	Bergen, NJ
ESTY, PAUL C.	ESTY, PAUL C. ,ESTY, HIS WI	F-11274-10	BAC HOME LOANS SERVICING, L.P. f/k/a COUNTRYWIDE HOME LOANS SERVICING, L.P.	Middlesex, NJ
EVANS, MICHAEL F.	EVANS, MICHAEL F.,EVANS,	F-32497-10	BAC HOME LOANS SERVICING, LP F/K/A COUNTRYWIDE HOME LOANS SERVICING, LP	Camden, NJ
FAATZ, GEORGE	FAATZ, GEORGE	F-045245-10	BAC HOME LOANS SERVICING, L.P. F/K/A COUNTRYWIDE HOME LOANS SERVICING, L.P.	Passaic, NJ
FARROW, ELEANOR	FARROW, ELEANOR ,FARRO	F-042906-10	BAC HOME LOANS SERVICING, L.P. F/K/A COUNTRYWIDE HOME LOANS SERVICING, L.P.	Atlantic, NJ
FAY, DOROTHY I. (ESTATE OF)	FAY, DOROTHY I.	F-19211-10	BAC HOME LOANS SERVICING, LP FKA COUNTRYWIDE HOME LOANS SERVICING, LP	Camden, NJ
FEGAHLI, ABDO E.	FEGAHLI, ABDO E.,JOUDI, H	F-043722-10	FEDERAL NATIONAL MORTGAGE ASSOCIATION	Bergen, NJ
FERGUSON, GLENN	FERGUSON, HIS WIFE, AUDR	F-042834-10	BAC HOME LOANS SERVICING, L.P. F/K/A COUNTRYWIDE HOME LOANS SERVICING, L.P.	Burlington, NJ
FERKO, JAIMIE	FERKO, JAIMIE B.	F-046087-10	BAC HOME LOANS SERVICING, L.P. F/K/A COUNTRYWIDE HOME LOANS SERVICING, L.P.	Ocean, NJ

FERKO, JAIMIE	FERKO, JAIMIE B.	F-046087-10	BAC HOME LOANS SERVICING, L.P. F/K/A COUNTRYWIDE HOME LOANS SERVICING, L.P.	Ocean, NJ
FERNANDEZ, JEROME	FERNANDEZ, JEROME	F-16563-10	BAC HOME LOANS SERVICING, L.P. F/K/A COUNTRYWIDE HOME LOANS SERVICING, L.P.	Union, NJ
FERRARA, JEANNINE	FERRARA, JEANNINE	F-038557-10	BAC HOME LOANS SERVICING, L.P. FKA COUNTRYWIDE HOME LOANS SERVICING, L.P.	Middlesex, NJ
FIALLOS, SEGUNDO	FIALLOS, SEGUNDO ,CARME	F-23053-10	BAC HOME LOANS SERVICING, LP FKA COUNTRYWIDE HOME LOANS SERVICING, LP	Hudson, NJ
FINKEL, AVROHOM	FINKEL, AVROHOM ,FINKEL, H	F-042867-10	BAC HOME LOANS SERVICING, L.P. FKA COUNTRYWIDE HOME LOANS SERVICING, L.P.	Ocean, NJ
FIORELLI, ROBERT	FIORELLI, HIS WIFE, ELIZABE	F-042480-10	BAC HOME LOANS SERVICING, L.P. F/K/A COUNTRYWIDE HOME LOANS SERVICING, L.P.	Bergen, NJ
FISCINA, ROBERT J	FISCINA, ROBERT J.	F-048474-10	BAC HOME LOANS SERVICING, L.P. F/K/A COUNTRYWIDE HOME LOANS SERVICING, L.P.	Middlesex, NJ
FLORES, SOCORRO	FLORES, SOCORRO	F-34267-10	BAC HOME LOANS SERVICING, L.P. f/k/a COUNTRYWIDE HOME LOANS SERVICING, L.P.	Hudson, NJ
FLUKE, JAMES		F-047393-10	BAC HOME LOANS SERVICING, L.P. F/K/A COUNTRYWIDE HOME LOANS SERVICING, L.P.	Cumberland, NJ
FLYNN, MARGARET	FLYNN, ROBERT	F-16709-10	BAC HOME LOANS SERVICING, LP F/K/A COUNTRYWIDE HOME LOANS SERVICING, LP	Sussex, NJ
FRANKOWSKI, JOHN V.	FRANKOWSKI, JOHN V.,FRAN	F-33967-10	BAC HOME LOANS SERVICING, L.P. f/k/a COUNTRYWIDE HOME LOANS SERVICING, L.P.	Gloucester, NJ
FRAZIER, JOHN A	FRAZIER, JOHN A.,FRAZIER,H	F-046574-10	BAC HOME LOANS SERVICING, L.P. F/K/A COUNTRYWIDE HOME LOANS SERVICING, L.P.	Gloucester, NJ
FUENTES, WILMERSH A.	FUENTES, WILMERSH A.	F-34235-10	BAC HOME LOANS SERVICING, L.P. FKA COUNTRYWIDE HOME LOANS SERVICING, L.P.	Morris, NJ
GAELA, RICARDO	GAELA, RICARDO R.,GAELA, I	F-15645-10	BAC HOME LOANS SERVICING LP F/K/A COUNTRYWIDE HOME LOANS SERVICING LP	Passaic, NJ
GALLAGHER, KEVIN J	GALLAGHER, KEVIN J.,GALL	F-048278-10	BANK OF AMERICA, N.A.	Cape May, NJ
GANDHI, PURNIMA	GANDHI, PURNIMA	F-051222-10	BAC HOME LOANS SERVICING, L.P. F/K/A COUNTRYWIDE HOME LOANS SERVICING, L.P.	Middlesex, NJ
GARCIA, HERMITANIA	GARCIA, HERMITANIA	F-11617-10	BAC HOME LOANS SERVICING, L.P. f/k/a COUNTRYWIDE HOME LOANS SERVICING, L.P.	Hudson, NJ
GARCIA, CARLOS	GARCIA, CARLOS ,REBECCA	F-043166-10	BAC HOME LOANS SERVICING, L.P. F/K/A COUNTRYWIDE HOME LOANS SERVICING, L.P.	Bergen, NJ
GARCIA, MERDADO; GRACIA, CELINE; GARCIA, PERCY	GARCIA, MERDADO; GRACIA, CELINE; GARCIA, PERCY	F-045081-08	BAC HOME LOANS SERVICING LP	Bergen, NJ
GASTON, DARRYL	GASTON, DARRYL	F-048252-10	BAC HOME LOANS SERVICING, L.P. FKA COUNTRYWIDE HOME LOANS SERVICING, L.P.	Atlantic, NJ
GASTON, DARRYL	GASTON, DARRYL	F-048252-10	BAC HOME LOANS SERVICING, L.P. FKA COUNTRYWIDE HOME LOANS SERVICING, L.P.	Atlantic, NJ
GAVILANES, ELIZABETH	GAVILANES, ELIZABETH	F-14536-10	BANK OF AMERICA, N.A.	Essex, NJ
GENUARIO, ROBERT	GENUARIO, ROBERT	F-043900-10	BAC HOME LOANS SERVICING, L.P. F/K/A COUNTRYWIDE HOME LOANS SERVICING, L.P.	Bergen, NJ
GENZONE, DIANA R	GENZONE, DIANA R.,GENZON	F-048542-10	BAC HOME LOANS SERVICING, L.P., F/K/A COUNTRYWIDE HOME LOANS SERVICING, L.P.	Atlantic, NJ
GIBBONS, MARGARET MCGUIRE	GIBBONS, MARGARET MCGUI	F-047679-10	BAC HOME LOANS SERVICING, L.P. FKA COUNTRYWIDE HOME LOANS SERVICING, L.P.	Ocean, NJ

GILLEN, CHARLES	GILLEN, CHARLES ,GILLEN, H	F-03824-10	BAC HOME LOANS SERVICING, LP F/K/A COUNTRYWIDE HOME LOANS SERVICING, LP	Passaic, NJ
GIORGIO, JOSEPHINE	GIORGIO, JOSEPHINE	F-048417-10	BAC HOME LOANS SERVICING, L.P. F/K/A COUNTRYWIDE HOME LOANS SERVICING, L.P.	Bergen, NJ
GLUGOVER, STANLEY	GLUGOVER, STANLEY	F-05376-10	BAC HOME LOANS SERVICING, LP F/K/A COUNTRYWIDE HOME LOANS SERVICING, LP	Middlesex, NJ
GOLDEN, LEONARD A.		F-046831-10	BAC HOME LOANS SERVICING, L.P. F/K/A COUNTRYWIDE HOME LOANS SERVICING, L.P.	Monmouth, NJ
GOMEZ, RAMONA		F-042903-10	BAC HOME LOANS SERVICING, L.P. F/K/A COUNTRYWIDE HOME LOANS SERVICING, L.P.	Union, NJ
GONZALES, GLORIA JEAN		F-11685-10	BAC HOME LOANS SERVICING, LP FKA COUNTRYWIDE HOME LOANS SERVICING LP	Morris, NJ
GONZALEZ, MARIA E.	GONZALEZ, MARIA E.	F-16348-10	BAC HOME LOANS SERVICING, LP FKA COUNTRYWIDE HOME LOANS SERVICING, LP	Camden, NJ
GORKA, MARTIN J.	GORKA, MARTIN J.	F-11487-10	BAC HOME LOANS SERVICING, LP FKA COUNTRYWIDE HOME LOANS SERVICING, LP	Atlantic, NJ
GRAHAM, DAMIAN	GRAHAM, DAMIAN	F-16086-10	BANK OF AMERICA, N.A., SUCCESSOR BY MERGER TO BAC HOME LOANS SERVICING, LP FKA COUNTRYWIDE HOME LOANS SERVICING LP	Atlantic, NJ
GRANT, JOSEPH M	GRANT, JOSEPH M	F-042914-10	BAC HOME LOANS SERVICING, L.P. F/K/A COUNTRYWIDE HOME LOANS SERVICING, L.P.	Essex, NJ
GRIGORYEV, VLADIMIR; GRIGORYEV, LYUDMILA	GRIGORYEV, VLADIMIR	F-43024-08	BAC HOME LOANS SERVICING, LP. F/K/A COUNTRYWIDE HOME LOANS SERVICING, LP.	Ocean, NJ
GUARRACI, RICHARD D.	GUARRACI, RICHARD D. ,GU	F-30647-10	BAC HOME LOANS SERVICING, L.P. f/k/a COUNTRYWIDE HOME LOANS SERVICING, L.P.	Middlesex, NJ
GUTIERREZ, JAVIER	GUTIERREZ, JAVIER ,CAMPO	F-049217-10	BANK OF AMERICA, N.A.	Union, NJ
GUZMAN, MARIA	GUZMAN, MARIA	F-045510-10	BAC HOME LOANS SERVICING, L.P. FKA COUNTRYWIDE HOME LOANS SERVICING, L.P.	Passaic, NJ
HANNAH, LESLIE	HANNAH, LESLIE	F-048243-10	BAC HOME LOANS SERVICING, LP FKA COUNTRYWIDE HOME LOANS SERVICING, LP	Burlington, NJ
HARARI, LINDA	HARARI, LINDA	F-047424-10	BAC HOME LOANS SERVICING, L.P. F/K/A COUNTRYWIDE HOME LOANS SERVICING, L.P.	Monmouth, NJ
HARRIMAN, CHARLES J.	HARRIMAN, CHARLES J.	F-052701-10	BAC HOME LOANS SERVICING, L.P. F/K/A COUNTRYWIDE HOME LOANS SERVICING, L.P.	Somerset, NJ
HARRIS, SCOTT E	HARRIS, SCOTT E.	F-045401-10	BAC HOME LOANS SERVICING, L.P. F/K/A COUNTRYWIDE HOME LOANS SERVICING, L.P.	Gloucester, NJ
HARRIS, TRACEY L.	HARRIS, TRACEY L.	F-043194-10	BAC HOME LOANS SERVICING, L.P. F/K/A COUNTRYWIDE HOME LOANS SERVICING, L.P.	Cumberland, NJ
HARRISON, IAN SCOTT	HARRISON, IAN SCOTT,HARR	F-048199-10	BAC HOME LOANS SERVICING, L.P. FKA COUNTRYWIDE HOME LOANS SERVICING, L.P.	Monmouth, NJ
HELMOLD, SUZANNE	HELMOLD, SUZANNE K. ,HEL	F-056009-10	BAC HOME LOANS SERVICING, L.P. F/K/A COUNTRYWIDE HOME LOANS SERVICING, L.P.	Mercer, NJ
HELSON, KIMBERLEY	HELSON, KIMBERLEY	F-05139-10	BAC HOME LOANS SERVICING, L.P. FKA COUNTRYWIDE HOME LOANS SERVICING, L.P.	Camden, NJ
HENRIQUEZ, DARWIN	HENRIQUEZ, DARWIN	F-33263-10	BAC HOME LOANS SERVICING, L.P. f/k/a COUNTRYWIDE HOME LOANS SERVICING, L.P.	Union, NJ
HENRIQUEZ, JOSEPH B.	HENRIQUEZ, JOSEPH B.	F-33288-10	BAC HOME LOANS SERVICING, LP FKA COUNTRYWIDE HOME LOANS SERVICING, LP	Morris, NJ

HENRY, KAREN	HENRY, KAREN	F-046362-10	BAC HOME LOANS SERVICING, LP FKA COUNTRYWIDE HOME LOANS SERVICING, LP	Monmouth, NJ
HERRERA, FRANCISCO M.	HERRERA, FRANCISCO M.	F-7227-10	BAC HOME LOANS SERVICING, L.P. f/k/a COUNTRYWIDE HOME LOANS SERVICING, L.P.	Passaic, NJ
HERSH, EDWIN D.	HERSH, EDWIN D.	F-049332-10	BAC HOME LOANS SERVICING, LP F/K/A COUNTRYWIDE HOME LOANS SERVICING, LP	Middlesex, NJ
HICKS, ANDREW	HICKS, ANDREW ,HICKS, HIS	F-042957-10	BAC HOME LOANS SERVICING, L.P. F/K/A COUNTRYWIDE HOME LOANS SERVICING, L.P.	Burlington, NJ
HINCHMAN, JILL K.	HINCHMAN, JILL K.	F-02953-10	BAC HOME LOANS SERVICING, LP F/K/A COUNTRYWIDE HOME LOANS SERVICING, LP	Atlantic, NJ
HIRALDO, NICOLAS	HIRALDO, NICOLAS	F-034952-10	BAC HOME LOANS SERVICING, L.P. f/k/a COUNTRYWIDE HOME LOANS SERVICING, L.P.	Essex, NJ
HOBBIE, JOHN E JR	HOBBIE, HIS WIFE, TRINA M.	F-049118-10	BAC HOME LOANS SERVICING, LP FKA COUNTRYWIDE HOME LOANS SERVICING LP	Warren, NJ
HOHENBERGER, HAROLD F. (ESTATE OF)		F-14562-10	BAC HOME LOANS SERVICING, LP F/K/A COUNTRYWIDE HOME LOANS SERVICING, LP	Camden, NJ
HOLMGREN, PETER	HOLMGREN, PETER	F-043813-10	BAC HOME LOANS SERVICING, L.P. F/K/A COUNTRYWIDE HOME LOANS SERVICING, L.P.	Passaic, NJ
HOPKINS, ANDRE L.	HOPKINS, ANDRE L.	F-049681-10	BAC HOME LOANS SERVICING, LP F/K/A COUNTRYWIDE HOME LOANS SERVICING, LP	Camden, NJ
HOPKO, MICHAEL M.	HOPKO, HIS WIFE, DENYSE M	F-33348-10	BAC HOME LOANS SERVICING, L.P. FKA COUNTRYWIDE HOME LOANS SERVICING, L.P.	Camden, NJ
HORNE, SCHEIE HOPE	HORNE, SCHEIE HOPE	F-34243-10	BAC HOME LOANS SERVICING, L.P. f/k/a COUNTRYWIDE HOME LOANS SERVICING, L.P.	Camden, NJ
HOWLAND, DOROTHY	HOWLAND, DOROTHY ,HOWL	F-5565-10	BAC HOME LOANS SERVICING, L.P. FKA COUNTRYWIDE HOME LOANS SERVICING, L.P.	Ocean, NJ
HOYT, ROBERT F.	HOYT, ROBERT F.	F-16321-10	BAC HOME LOANS SERVICING, LP FKA COUNTRYWIDE HOME LOANS SERVICING, LP	Morris, NJ
HOYT, ROBERT F.	HOYT, ROBERT F.	F-16321-10	BAC HOME LOANS SERVICING, LP FKA COUNTRYWIDE HOME LOANS SERVICING, LP	Morris, NJ
HRONCICH, JOHN	HRONCICH, JOHN	F-046677-10	BAC HOME LOANS SERVICING, L.P. F/K/A COUNTRYWIDE HOME LOANS SERVICING, L.P.	Bergen, NJ
HUAYANE, TERESA R.	HUAYANE, TERESA R.	F-048439-10	BAC HOME LOANS SERVICING, L.P. F/K/A COUNTRYWIDE HOME LOANS SERVICING, L.P.	Hudson, NJ
HUMPHREY, ANNA	HUMPHREY, ANNA	F-048446-10	BAC HOME LOANS SERVICING, L.P., F/K/A COUNTRYWIDE HOME LOANS SERVICING, L.P.	Atlantic, NJ
IKONOSTASOV, SERGEY	IKONOSTASOV, SERGEY	F-14103-10	BAC HOME LOANS SERVICING, L.P. f/k/a COUNTRYWIDE HOME LOANS SERVICING, L.P.	Mercer, NJ
INGRASSIA, ADAM	INGRASSIA, ADAM ,TAYLOR,	F-33897-10	BAC HOME LOANS SERVICING, L.P. f/k/a COUNTRYWIDE HOME LOANS SERVICING, L.P.	Union, NJ
IOVINE, MICHELE	IOVINE, MICHELE	F-25597-10	BAC HOME LOANS SERVICING, LP F/K/A COUNTRYWIDE HOME LOANS SERVICING, LP	Ocean, NJ
IRVING, CHRISTOPHER	IRVING, CHRISTOPHER	F-044085-10	BAC HOME LOANS SERVICING, L.P. F/K/A COUNTRYWIDE HOME LOANS SERVICING, L.P.	Mercer, NJ
JACKSON, GLENDA	JACKSON, GLENDA ,JACKSO	F-049432-10	BAC HOME LOANS SERVICING, L.P. F/K/A COUNTRYWIDE HOME LOANS SERVICING, L.P.	Middlesex, NJ
JAMES, JOCELYN E.	JAMES, JOCELYN E.	F-16431-10	BAC HOME LOANS SERVICING LP F/K/A COUNTRYWIDE HOME LOANS SERVICING LP	Camden, NJ

JEAN, DONNA	JEAN, DONNA	F-33369-10	BAC HOME LOANS SERVICING, LP FKA COUNTRYWIDE HOME LOANS SERVICING, LP	Sussex, NJ
JEFFRIES, JR., RICHARD N.	JEFFRIES, JR., RICHARD N.	F-046814-10	BAC HOME LOANS SERVICING, L.P. F/K/A COUNTRYWIDE HOME LOANS SERVICING, L.P.	Atlantic, NJ
JOHNSON, DOROTHY J	JOHNSON, DOROTHY J	F-034521-10	BAC HOME LOANS SERVICING, L.P. f/k/a COUNTRYWIDE HOME LOANS SERVICING, L.P.	Burlington, NJ
JOHNSON, SHERI D.	JOHNSON, SHERI D.	F-044108-10	BAC HOME LOANS SERVICING, L.P. F/K/A COUNTRYWIDE HOME LOANS SERVICING, L.P.	Burlington, NJ
JONES, KENDIE	JONES, KENDIE	F-046368-10	BAC HOME LOANS SERVICING, L.P. F/K/A COUNTRYWIDE HOME LOANS SERVICING, L.P.	Union, NJ
KABAKCI, AKI		F-042971-10	BAC HOME LOANS SERVICING, L.P. F/K/A	Passaic, NJ
KABAKCI, AKI		F-042971-10	BAC HOME LOANS SERVICING, L.P. F/K/A COUNTRYWIDE HOME LOANS SERVICING, L.P.	Passaic, NJ
KAHN, JONATHAN	KAHN, JONATHAN	F-02906-10	BAC HOME LOANS SERVICING, L.P. FKA COUNTRYWIDE HOME LOANS SERVICING, L.P.	Essex, NJ
KANDAYA, FREDRICK O.	KANDAYA, FREDRICK O. ,MA	F-21355-10	BAC HOME LOANS SERVICING, LP F/K/A COUNTRYWIDE HOME LOANS SERVICING, LP	Hudson, NJ
KANG, SEUNG OH	KANG, SEUNG OH	F-050067-10	BAC HOME LOANS SERVICING, L.P. FKA COUNTRYWIDE HOME LOANS SERVICING, L.P.	Middlesex, NJ
KASAR, HANADA	KASAR, HANADA	F-32313-10	BAC HOME LOANS SERVICING, L.P. f/k/a COUNTRYWIDE HOME LOANS SERVICING, L.P.	Middlesex, NJ
KAZMI, SARAH	KAZMI, SARAH	F-25433-10	BAC HOME LOANS SERVICING, LP FKA COUNTRYWIDE HOME LOANS SERVICING, LP	Cumberland, NJ
KEEGAN, JOANNE C.	KEEGAN, JOANNE C.	F-30242-10	BAC HOME LOANS SERVICING, L.P. f/k/a COUNTRYWIDE HOME LOANS SERVICING, L.P.	Monmouth, NJ
KELLY, DAVID A.	KELLY, DAVID A.	F-044607-10	BAC HOME LOANS SERVICING, L.P. F/K/A COUNTRYWIDE HOME LOANS SERVICING, L.P.	Atlantic, NJ
KELLY, JOHN T.	KELLY, JOHN T.	F-37099-08	COUNTRYWIDE HOME LOANS SERVICING, L.P.	Cape May, NJ
KEMPNER, BRIAN	KEMPNER, BRIAN ,MARCUS,	F-043788-10	BAC HOME LOANS SERVICING, L.P. F/K/A COUNTRYWIDE HOME LOANS SERVICING, L.P.	Hudson, NJ
KENDRA, VIOLA A.	KENDRA, VIOLA A.	F-32499-10	BAC HOME LOANS SERVICING, LP F/K/A COUNTRYWIDE HOME LOANS SERVICING, LP	Camden, NJ
KENNEDY, CHRISTOPHER; KENNEDY, JEANETTE Q.	KENNEDY, CHRISTOPHER	F-15927-06	BAC HOME LOANS SERVICING LP	Ocean, NJ
KEWALRAMANI, KOKILA	KEWALRAMANI, KOKILA	F-049129-10	BAC HOME LOANS SERVICING, L.P. F/K/A COUNTRYWIDE HOME LOANS SERVICING, L.P.	Middlesex, NJ
KHAN, HENNA	KHAN, HENNA	F-038569-10	BAC HOME LOANS SERVICING, L.P. FKA COUNTRYWIDE HOME LOANS SERVICING, L.P.	Middlesex, NJ
KHURSHED, MD A	KHURSHED, MD A	F-11278-10	BAC HOME LOANS SERVICING, L.P. FKA COUNTRYWIDE HOME LOANS SERVICING, L.P.	Atlantic, NJ
KINCHEN, JUMEL	KINCHEN, JUMEL	F-051209-10	BAC HOME LOANS SERVICING, L.P. F/K/A COUNTRYWIDE HOME LOANS SERVICING, L.P.	Atlantic, NJ
KINGSTON, NORMAN	KINGSTON, NORMAN	F-049208-10	BAC HOME LOANS SERVICING, L.P. f/k/a COUNTRYWIDE HOME LOANS SERVICING, L.P.	Middlesex, NJ
KOSE, AYSE	KOSE, AYSE	F-046071-10	BAC HOME LOANS SERVICING, L.P. F/K/A COUNTRYWIDE HOME LOANS SERVICING, L.P.	Passaic, NJ
KRATZER, VANESSA	KRATZER, VANESSA ,KRATZE	F-046822-10	BAC HOME LOANS SERVICING, L.P. FKA COUNTRYWIDE HOME LOANS SERVICING, L.P.	Mercer, NJ

KRAVIL, ANNE M.	KRAVIL, ANNE M.	F-05074-10	BAC HOME LOANS SERVICING, L.P. f/k/a COUNTRYWIDE HOME LOANS SERVICING, L.P.	Burlington, NJ
KROUSE, MARK	KROUSE, MARK ,KROUSE, HI	F-33785-10	BAC HOME LOANS SERVICING, LP FKA COUNTRYWIDE HOME LOANS SERVICING, LP	Sussex, NJ
KURDES, MICHAEL	KURDES, MICHAEL ,KURDES	F-044859-10	BAC HOME LOANS SERVICING, L.P. F/K/A COUNTRYWIDE HOME LOANS SERVICING, L.P.	Monmouth, NJ
KUSHNER, THOMAS JOHN	KUSHNER, THOMAS JOHN,KU	F-33347-10	BAC HOME LOANS SERVICING, L.P. f/k/a COUNTRYWIDE HOME LOANS SERVICING, L.P.	Ocean, NJ
LAMBOY, JULIO E.	LAMBOY, JULIO E.,LAMBOY, H	F-039119-10	BAC HOME LOANS SERVICING, L.P. F/K/A COUNTRYWIDE HOME LOANS SERVICING, L.P.	Middlesex, NJ
LAPIDES, BENJAMIN	LAPIDES, HIS WIFE, LEAH ,LA	F-035867-10	FEDERAL NATIONAL MORTGAGE ASSOCIATION	Ocean, NJ
LAPORTA, JR., ANTHONY	LAPORTA, JR., ANTHONY ,LA	F-34011-10	BAC HOME LOANS SERVICING, LP FKA COUNTRYWIDE HOME LOANS SERVICING, LP	Monmouth, NJ
LASINSKI, JOHN	LASINSKI, JOHN	F-042978-10	BAC HOME LOANS SERVICING, L.P. F/K/A COUNTRYWIDE HOME LOANS SERVICING, L.P.	Mercer, NJ
LAUX, LISA M	LAUX, LISA M	F-046241-10	BAC HOME LOANS SERVICING, L.P. F/K/A COUNTRYWIDE HOME LOANS SERVICING, L.P.	Gloucester, NJ
LAZARUS, JOHN F.	VIRGINIA T. LAZARUS, HIS WI	F-25409-10	BAC HOME LOANS SERVICING, LP FKA COUNTRYWIDE HOME LOANS SERVICING, LP	Ocean, NJ
LEARY, MICHELLE A.	LEARY, MICHELLE	F-31951-10	BAC HOME LOANS SERVICING, L.P. f/k/a COUNTRYWIDE HOME LOANS SERVICING, L.P.	Camden, NJ
LEE, TAE H.	LEE, TAE H.	F-25598-10	BAC HOME LOANS SERVICING, L.P. F/K/A COUNTRYWIDE HOME LOANS SERVICING, L.P.	Bergen, NJ
LERRO, DEBORAH D.	LERRO, DEBORAH D.,LERRO	F-055693-10	BAC HOME LOANS SERVICING, L.P. FKA COUNTRYWIDE HOME LOANS SERVICING, L.P.	Camden, NJ
LONGO, SUNNY	LONGO, SUNNY	F-046193-10	BAC HOME LOANS SERVICING, L.P. F/K/A COUNTRYWIDE HOME LOANS SERVICING, L.P.	Atlantic, NJ
LOPEZ, JORGE L.	LOPEZ, JORGE L.	F-048644-10	BAC HOME LOANS SERVICING, LP FKA COUNTRYWIDE HOME LOANS SERVICING, LP	Middlesex, NJ
LOPRESTO, CHRISTINE M.	LOPRESTO, HER HUSBAND, J	F-16757-10	BAC HOME LOANS SERVICING, L.P. F/K/A COUNTRYWIDE HOME LOANS SERVICING, L.P.	Gloucester, NJ
LORO, LAURA	LORO, LAURA	F-26533-07	MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC. AS NOMINEE FOR COUNTRYWIDE HOME LOANS, INC.	Camden, NJ
LOS BANOS, VIOLA	LOS BANOS, VIOLA ,LO BAN	F005496-10	BAC HOME LOANS SERVICING, L.P. f/k/a COUNTRYWIDE HOME LOANS SERVICING, L.P.	Hudson, NJ
LOSCIALO, JOSEPH	LOSCIALO, JOSEPH	F-045111-10	BAC HOME LOANS SERVICING, L.P. F/K/A COUNTRYWIDE HOME LOANS SERVICING, L.P.	Warren, NJ
LUCIA, MARK C.	LUCIA, MARK C.	F-15414-10	BAC HOME LOANS SERVICING, LP F/K/A COUNTRYWIDE HOME LOANS SERVICING, LP	Monmouth, NJ
LUGO, RUTH	FILIAN, MIGUEL A.,LUGO, RU	F-34089-10	BAC HOME LOANS SERVICING, LP FKA COUNTRYWIDE HOME LOANS SERVICING, LP	Union, NJ
LYNN, CRAIG	LYNN, CRAIG	F-049148-10	BAC HOME LOANS SERVICING, L.P. F/K/A COUNTRYWIDE HOME LOANS SERVICING, L.P.	Somerset, NJ
MACALUSO, ERIC	MACALUSO, ERIC	F-33995-10	BAC HOME LOANS SERVICING, LP FKA COUNTRYWIDE HOME LOANS SERVICING, LP	Ocean, NJ
MAEDER, DINA	MAEDER, DINA	F-042887-10	BAC HOME LOANS SERVICING, L.P., F/K/A COUNTRYWIDE HOME LOANS SERVICING, L.P.	Sussex, NJ

MAGUIRE, THOMAS	MAGUIRE, THOMAS	F-33819-10	BAC HOME LOANS SERVICING, LP FKA COUNTRYWIDE HOME LOANS SERVICING, LP	Atlantic, NJ
MAKKER, STEVE J.	MAKKER, STEVE J.	F-19113-10	BAC HOME LOANS SERVICING LP F/K/A COUNTRYWIDE HOME LOANS SERVICING LP	Middlesex, NJ
MALDONADO, JAVIER A.	MALDONADO, JAVIER A.	F-042609-10	BAC HOME LOANS SERVICING, LP	Essex, NJ
MALEK, VICTOR	MALEK, VICTOR	F-049486-10	BAC HOME LOANS SERVICING L.P.	Hudson, NJ
MALEK, VICTOR	MALEK, VICTOR	F-049411-10	BAC HOME LOANS SERVICING, L.P. FKA COUNTRYWIDE HOME LOANS SERVICING, L.P.	Hudson, NJ
MANDEL, GOLDY	MANDEL, GOLDY	F-31946-10	BAC HOME LOANS SERVICING, L.P. f/k/a COUNTRYWIDE HOME LOANS SERVICING, L.P.	Union, NJ
MANUBAY, PONCE	MANUBAY, PONCE	F-15432-10	BAC HOME LOANS SERVICING, L.P. F/K/A COUNTRYWIDE HOME LOANS SERVICING, L.P.	Hudson, NJ
MARCHESE, DEBRA A	MARCHESE, DEBRA A	F-39140-08	BAC HOME LOANS SERVICING, LP. F/K/A COUNTRYWIDE HOME LOANS SERVICING, LP.	Warren, NJ
MARTINEZ, RALPH	MARTINEZ, RALPH	F-11674-08	BAC HOME LOANS SERVICING, LP.	Union, NJ
MASSENBERG, FERNANDEZ	MASSENBERG, FERNANDEZ	F-044743-10	BAC HOME LOANS SERVICING, L.P. F/K/A COUNTRYWIDE HOME LOANS SERVICING, L.P.	Camden, NJ
MATTHEWS, FELICIA D.	MATTHEWS, FELICIA D.	F-16464-10	BAC HOME LOANS SERVICING, LP FKA COUNTRYWIDE HOME LOANS SERVICING, LP	Burlington, NJ
MATYAS, LOUIS P.	MATYAS, LOUIS P. ,MATYAS,	F-044741-10	BAC HOME LOANS SERVICING, L.P. F/K/A COUNTRYWIDE HOME LOANS SERVICING, L.P.	Ocean, NJ
MCARTHUR, HEATHER	MCARTHUR, HEATHER	F-25759-10	BAC HOME LOANS SERVICING, L.P. f/k/a COUNTRYWIDE HOME LOANS SERVICING, L.P.	Camden, NJ
MCARTHUR, HEATHER	MCARTHUR, HEATHER	F-23086-10	BAC HOME LOANS SERVICING,LP FKA COUNTRYWIDE HOME LOANS SERVICING, LP	Camden, NJ
MCGRATH, WAYNE	MCGRATH, WAYNE	F-33196-10	BAC HOME LOANS SERVICING, LP FKA COUNTRYWIDE HOME LOANS SERVICING, LP	Middlesex, NJ
MCLAUGHLIN, PATRICIA H.	MCLAUGHLIN, PATRICIA H.,M	F-049182-10	BAC HOME LOANS SERVICING, L.P. F/K/A COUNTRYWIDE HOME LOANS SERVICING, L.P.	Monmouth, NJ
MCLOUGHLIN, THOMAS	MCLOUGHLIN, THOMAS ,MCL	F-042981-10	BAC HOME LOANS SERVICING, L.P. F/K/A COUNTRYWIDE HOME LOANS SERVICING, L.P.	Ocean, NJ
MEDRANO, LUIS	MARBELLI E. MEDRANO, HIS	F-22975-10	BAC HOME LOANS SERVICING, LP FKA COUNTRYWIDE HOME LOANS SERVICING, LP	Union, NJ
MEI, ANDREW	MEI, ANDREW ,MC GUIRE, KA	F-043001-10	BAC HOME LOANS SERVICING, L.P. F/K/A COUNTRYWIDE HOME LOANS SERVICING, L.P.	Passaic, NJ
MELCHOR, MARIO R.	MELCHOR, MARIO R.	F-16967-10	BAC HOME LOANS SERVICING, LP F/K/A COUNTRYWIDE HOME LOANS SERVICING, LP	Warren, NJ
MELTON, WARREN	MELTON, WARREN	F-044245-10	BAC HOME LOANS SERVICING, L.P. FKA COUNTRYWIDE HOME LOANS SERVICING, L.P.	Union, NJ
MENDEZ, FRANK	MENDEZ, FRANK	F-33843-10	BAC HOME LOANS SERVICING, L.P. f/k/a COUNTRYWIDE HOME LOANS SERVICING, L.P.	Hudson, NJ
MICHON, THEODORE	MICHON, THEODORE	F-05717-10	BAC HOME LOANS SERVICING, L.P. f/k/a COUNTRYWIDE HOME LOANS SERVICING, L.P.	Passaic, NJ
MILLER, JR., ROBERT J.	MILLER, JR., ROBERT J.,MILL	F-14038-10	BAC HOME LOANS SERVICING, L.P. f/k/a COUNTRYWIDE HOME LOANS SERVICING, L.P.	Cumberland, NJ
MILLMAN, EDWIN O	MILLMAN, EDWIN O	F-044974-10	BAC HOME LOANS SERVICING, L.P. F/K/A COUNTRYWIDE HOME LOANS SERVICING, L.P.	Cumberland, NJ
MIRANDA, ROBERTO A.	MIRANDA, ROBERTO A.	F-046955-10	BAC HOME LOANS SERVICING, L.P. F/K/A COUNTRYWIDE HOME LOANS SERVICING, L.P.	Hudson, NJ

MONROE, MICHAEL	MONROE, MICHAEL ,MONRO	F-25663-10	BAC HOME LOANS SERVICING, L.P. f/k/a COUNTRYWIDE HOME LOANS SERVICING, L.P.	Morris, NJ
MONTES DE OCA, PERCY	MONTES DE OCA, PERCY	F-11473-10	BAC HOME LOANS SERVICING, LP F/K/A COUNTRYWIDE HOME LOANS SERVICING, LP	Union, NJ
MONTOYA, JESUS A.	MONTOYA, JESUS A.,MONTO	F-21890-10	FEDERAL NATIONAL MORTGAGE ASSOCIATION	Union, NJ
MOORE, JR., DAVID	MOORE, JR., DAVID	F-048434-10	BAC HOME LOANS SERVICING, L.P., F/K/A COUNTRYWIDE HOME LOANS SERVICING, L.P.	Burlington, NJ
MORA, MAGALY	MORA, MAGALY	F-15368-10	BAC HOME LOANS SERVICING, LP F/K/A COUNTRYWIDE HOME LOANS SERVICING, LP	Mercer, NJ
MORLEY, JAMES	MORLEY, JAMES ,MORLEY, H	F-047865-10	BAC HOME LOANS SERVICING, LP F/K/A COUNTRYWIDE HOME LOANS SERVICING, LP	Burlington, NJ
MOROSO, HELDER A.	MOROSO, HELDER A.	F-14488-10	BAC HOME LOANS SERVICING, LP F/K/A COUNTRYWIDE HOME LOANS SERVICING, LP	Union, NJ
MORSE, MICHAEL S	MORSE, MICHAEL S	F-038271-10	BAC HOME LOANS SERVICING, L.P. F/K/A COUNTRYWIDE HOME LOANS SERVICING, L.P.	Atlantic, NJ
MULDOWNEY, SHEREEN	MULDOWNEY, SHEREEN	F-049636-10	BAC HOME LOANS SERVICING L.P. F/K/A COUNTRYWIDE HOME LOANS SERVICING L.P.	Ocean, NJ
NAVARRO, MIGUEL	NAVARRO, MIGUEL	F-09331-10	FEDERAL NATIONAL MORTGAGE ASSOCIATION	Union, NJ
NGUYEN, LON THI	NGUYEN, LON THI	F-048284-10	BAC HOME LOANS SERVICING, L.P. F/K/A COUNTRYWIDE HOME LOANS SERVICING, L.P.	Camden, NJ
NICHOLAS FALCONE, HIS HEIRS, DEVISEES AND PERSONAL REPRESENTATIVES AND HIS, HERS, THEIR OR ANY OF THEIR SUCCESSORS IN RIGHT, TITLE AND INTEREST		F-38576-08	BAC HOME LOANS SERVICING LP F/K/A COUNTRYWIDE HOME LOANS SERVICING LP	Monmouth, NJ
NIEDERMAYER, MATTHEW	NIEDERMAYER, MATTHEW J.	F-042983-10	BAC HOME LOANS SERVICING, L.P. F/K/A COUNTRYWIDE HOME LOANS SERVICING, L.P.	Burlington, NJ
NINO, CLAUDIA	NINO, CLAUDIA	F-18966-10	BAC HOME LOANS SERVICING, LP FKA COUNTRYWIDE HOME LOANS SERVICING, LP	Union, NJ
NO, BO SOON	NO, BO SOON	F-049230-10	BAC HOME LOANS SERVICING, L.P. F/K/A COUNTRYWIDE HOME LOANS SERVICING, L.P.	Bergen, NJ
NOLAN, MATTHEW	NOLAN, MATTHEW	F-045507-10	BAC HOME LOANS SERVICING, L.P. F/K/A COUNTRYWIDE HOME LOANS SERVICING, L.P.	Monmouth, NJ
NTI, BENJAMIN	NTI, BENJAMIN	F-044104-10	FEDERAL NATIONAL MORTGAGE ASSOCIATION	Union, NJ
NUNEZ, JORGE ROBERTO	NUNEZ, JORGE ROBERTO	F-044596-10	BAC HOME LOANS SERVICING, L.P. F/K/A COUNTRYWIDE HOME LOANS SERVICING, L.P.	Morris, NJ
NUNEZ, RAMON E.	NUNEZ, RAMON E.	F-16256-10	BAC HOME LOANS SERVICING, LP FKA COUNTRYWIDE HOME LOANS SERVICING, LP	Camden, NJ
NUYENS, KATHERINE	NUYENS, KATHERINE	F-044920-10	BAC HOME LOANS SERVICING, L.P. F/K/A COUNTRYWIDE HOME LOANS SERVICING, L.P.	Burlington, NJ
NWANGANGA, JOYCE	NWANGANGA, JOYCE	F-045853-10	BAC HOME LOANS SERVICING, L.P. F/K/A COUNTRYWIDE HOME LOANS SERVICING, L.P.	Essex, NJ
ODORE, ANDREW R	ODORE, ANDREW R	F-045504-10	BAC HOME LOANS SERVICING L.P. F/K/A COUNTRYWIDE HOME LOANS SERVICING L.P.	Gloucester, NJ

OH, SON HEE	OH, SON HEE	F-043804-10	BAC HOME LOANS SERVICING, L.P. F/K/A COUNTRYWIDE HOME LOANS SERVICING, L.P.	Bergen, NJ
OJEDA, ERICK	OJEDA, ERICK ,DIXON, MELIS	F-045701-10	BAC HOME LOANS SERVICING, L.P. FKA COUNTRYWIDE HOME LOANS SERVICING, L.P.	Cumberland, NJ
OLATUBOSUN, GLORIA	OLATUBOSUN, GLORIA	F-33953-10	BAC HOME LOANS SERVICING, L.P. f/k/a COUNTRYWIDE HOME LOANS SERVICING, L.P.	Cumberland, NJ
OLATUBOSUN, GLORIA	OLATUBOSUN, GLORIA	F-043859-10	BAC HOME LOANS SERVICING, L.P. F/K/A COUNTRYWIDE HOME LOANS SERVICING, L.P.	Cumberland, NJ
OLDS, GREGORY	OLDS, HIS WIFE, CHARLOTTE	F-10533-10	BANK OF AMERICA, N.A.	Union, NJ
OLSEN, HAROLD B.	OLSEN, HIS WIFE, GINA M.,OL	F-33824-10	BAC HOME LOANS SERVICING, LP FKA COUNTRYWIDE HOME LOANS SERVICING, LP	Gloucester, NJ
OLSON, LARS	OLSON, LARS	F-043771-10	BAC HOME LOANS SERVICING, L.P. FKA COUNTRYWIDE HOME LOANS SERVICING, L.P.	Somerset, NJ
ONUZULIKE, OKECHUKWU H	ONUZULIKE, OKECHUKWU H	F-051792-10	BANK OF AMERICA, N.A.	Essex, NJ
ORAVSKY, JOSEPH P. JR.	ORAVSKY, JR., JOSEPH P.	F-20573-10	BAC HOME LOANS SERVICING, LP F/K/A COUNTRYWIDE HOME LOANS SERVICING, LP	Mercer, NJ
ORELLANA, JOSE SANTOS	ORELLANA, JOSE SANTOS	F-049885-10	BAC HOME LOANS SERVICING L.P. F/K/A COUNTRYWIDE HOME LOANS SERVICING L.P.	Burlington, NJ
ORIACH, KEVIN	ORIACH, KEVIN	F-10480-10	BAC HOME LOANS SERVICING, LP FKA COUNTRYWIDE HOME LOANS SERVICING, LP	Passaic, NJ
ORTIZ, JOSE G	ORTIZ, JOSE G	F-048416-10	BAC HOME LOANS SERVICING, L.P. F/K/A COUNTRYWIDE HOME LOANS SERVICING, L.P.	Union, NJ
OWENS, MATTHEW	OWENS, MATTHEW	F-30400-10	BAC HOME LOANS SERVICING, LP FKA COUNTRYWIDE HOME LOANS SERVICING,LP	Ocean, NJ
PALAGUACHI, ROSA	PALAGUACHI, ROSA	F-047490-10	BAC HOME LOANS SERVICING, L.P. FKA COUNTRYWIDE HOME LOANS SERVICING, L.P.	Bergen, NJ
PALOMINO, RONALD	PALOMINO, RONALD	F-045642-10	BAC HOME LOANS SERVICING, L.P. FKA COUNTRYWIDE HOME LOANS SERVICING, L.P.	Passaic, NJ
PANZA, JEFFREY M.	PANZA, JEFFREY M. ,PANZA,	F-29092-10	BANK OF AMERICA, N.A.	Ocean, NJ
PARK, KEON SOO	PARK, KEON SOO ,PARK, HIS	F-049123-10	BAC HOME LOANS SERVICING, L.P. F/K/A COUNTRYWIDE HOME LOANS SERVICING, L.P.	Bergen, NJ
PEARCE, RICHARD W	PEARCE, RICHARD W ,PEAR	F-044690-10	BAC HOME LOANS SERVICING, L.P. F/K/A COUNTRYWIDE HOME LOANS SERVICING, L.P.	Camden, NJ
PEARCE, JOSEPH L	PEARCE, JOSEPH L	F-05653-10	BAC HOME LOANS SERVICING, LP F/K/A COUNTRYWIDE HOME LOANS SERVICING, LP	Camden, NJ
PEARSON III, STANLEY W.	PEARSON III, STANLEY W.,P	F-050068-10	BANK OF AMERICA, N.A.	Union, NJ
PELINA, MARC	PELINA, MARC	F-042504-10	BAC HOME LOANS SERVICING, L.P. FKA COUNTRYWIDE HOME LOANS SERVICING, L.P.	Monmouth, NJ
PELTZ, MARK A.	PELTZ, MARK A.	F-056027-10	BANK OF AMERICA, N.A.	Sussex, NJ
PENN, MICHELE P.	PENN, MICHELE P.	F-047795-10	BAC HOME LOANS SERVICING, LP F/K/A COUNTRYWIDE HOME LOANS SERVICING, LP	Burlington, NJ
PEPE, ALFRED N	PEPE, ALFRED N.	F-048196-10	BAC HOME LOANS SERVICING, LP FKA COUNTRYWIDE HOME LOANS SERVICING, LP	Essex, NJ
PHILLIPS, TONY	PHILLIPS, TONY	F-044925-10	BAC HOME LOANS SERVICING, L.P. F/K/A COUNTRYWIDE HOME LOANS SERVICING, L.P.	Middlesex, NJ
PICKRELL, RICHARD M	PICKRELL, RICHARD M.	F-049698-10	BAC HOME LOANS SERVICING, LP F/K/A COUNTRYWIDE HOME LOANS SERVICING, LP	Morris, NJ
PILSEN, IRINA	PILSEN, IRINA	F-33831-10	BAC HOME LOANS SERVICING, L.P. f/k/a COUNTRYWIDE HOME LOANS SERVICING, L.P.	Middlesex, NJ

PINZON, MAGALY	PINZON, MAGALY	F-043735-10	BAC HOME LOANS SERVICING, L.P	Essex, NJ
POLO, RODOLFO E.	POLO, RODOLFO E.	F-034929-10	BAC HOME LOANS SERVICING, L.P. f/k/a COUNTRYWIDE HOME LOANS SERVICING, L.P.	Union, NJ
POLT, JOSEPH S JR	POLT, JOSEPH S.,POLT, HIS V	F-047684-10	BAC HOME LOANS SERVICING, L.P. FKA COUNTRYWIDE HOME LOANS SERVICING, L.P.	Gloucester, NJ
PSAROS, STEVEN	PSAROS, STEVEN	F-046572-10	BAC HOME LOANS SERVICING, L.P. F/K/A COUNTRYWIDE HOME LOANS SERVICING, L.P.	Passaic, NJ
RABE, LAURA A. (ESTATE OF)	LAURA A. RABE, HER HEIRS,	F-042848-10	BAC HOME LOANS SERVICING, L.P. F/K/A COUNTRYWIDE HOME LOANS SERVICING, L.P.	Burlington, NJ
RACELA, SAMUEL A.	RACELA, SAMUEL A.	F-25604-10	BAC HOME LOANS SERVICING, L.P. F/K/A COUNTRYWIDE HOME LOANS SERVICING, L.P.	Somerset, NJ
RADZINSKI, LISA A.	RADZINSKI, LISA A.	F-046367-10	BAC HOME LOANS SERVICING, L.P. F/K/A COUNTRYWIDE HOME LOANS SERVICING, L.P.	Bergen, NJ
RAGGIO, JOANNA H.		F-12176-05	BANK OF AMERICA, N.A., SUCCESSOR BY MERGER TO BAC HOME LOANS SERVICING, LP FKA COUNTRYWIDE HOME LOANS SERVICING LP,	Atlantic, NJ
RAHMAN, MUJIBUR	RAHMAN, MUJIBUR	F-05174-10	BAC HOME LOANS SERVICING, L.P. FKA COUNTRYWIDE HOME LOANS SERVICING, L.P.	Atlantic, NJ
RAMOS, FERNANDO	RAMOS, FERNANDO	F-055435-10	BAC HOME LOANS SERVICING L.P. F/K/A COUNTRYWIDE HOME LOANS SERVICING L.P.	Essex, NJ
RAMOS, JOSE	RAMOS, JOSE	F-31332-10	BAC HOME LOANS SERVICING, L.P. f/k/a COUNTRYWIDE HOME LOANS SERVICING, L.P.	Union, NJ
RAMOS, MARLON	RAMOS, MARLON	F-046867-10	BAC HOME LOANS SERVICING, L.P. F/K/A COUNTRYWIDE HOME LOANS SERVICING, L.P.	Monmouth, NJ
RAPPA, VIRGINIA E.	RAPPA, VIRGINIA E.	F-043816-10	BAC HOME LOAN SERVICING L.P. F/K/A COUNTRYWIDE HOME LOANS SERVICING L.P.	Salem, NJ
RAYMOND, ANTHONY M	RAYMOND, HIS WIFE, JANICE	F-048179-10	BAC HOME LOANS SERVICING, L.P. F/K/A COUNTRYWIDE HOME LOANS SERVICING, L.P.	Middlesex, NJ
REILLY, EILEEN	REILLY, EILEEN	F-058553-10	BAC HOME LOANS SERVICING, L.P. FKA COUNTRYWIDE HOME LOANS SERVICING, L.P.	Atlantic, NJ
REINHART, NANCY	MAGIERA REINHART, NANCY	F-046407-10	BAC HOME LOANS SERVICING, L.P. F/K/A COUNTRYWIDE HOME LOANS SERVICING, L.P.	Union, NJ
RENCKEN, GLENN	RENCKEN, GLENN	F-043785-10	BAC HOME LOANS SERVICING, L.P. F/K/A COUNTRYWIDE HOME LOANS SERVICING, L.P.	Monmouth, NJ
RHULE, LEROY	RHULE, LEROY	F-044888-10	BAC HOME LOANS SERVICING, L.P. F/K/A COUNTRYWIDE HOME LOANS SERVICING, L.P.	Passaic, NJ
RICCITELLO, TINA M.	BEHAN, COLLEEN ,RICCITELL	F-30678-10	BAC HOME LOANS SERVICING, LP F/K/A COUNTRYWIDE HOME LOANS SERVICING, LP	Mercer, NJ
RITZ II, MICHAEL A.	VERCHIO, MARISSA L,RITZ II,	F-050139-10	BAC HOME LOANS SERVICING LP F/K/A COUNTRYWIDE HOME LOANS SERVICING LP	Camden, NJ
RIVERA, LUIS	RIVERA, LUIS	F-043724-10	BAC HOME LOANS SERVICING, L.P. F/K/A COUNTRYWIDE HOME LOANS SERVICING, L.P.	Passaic, NJ
ROBERT A. CAMMAROTA, HIS HEIRS, DEVISEES AND PERSONAL REPRESENTATIVES AND HIS, HERS, THEIR OR ANY OF THEIR SUCCESSORS IN RIGHT, TITLE AND INTEREST		F-12136-08	BAC HOME LOANS SERVICING, LP F/K/A COUNTRYWIDE HOME LOANS SERVICING, LP	Camden, NJ

ROBERTSON, RICHARD	ROBERTSON, RICHARD	F-046352-10	BAC HOME LOANS SERVICING, L.P. F/K/A COUNTRYWIDE HOME LOANS SERVICING, L.P.	Camden, NJ
RODGERS, DARVIN	RODGERS, DARVIN	F-25172-10	BAC HOME LOANS SERVICING, LP F/K/A COUNTRYWIDE HOME LOANS SERVICING, LP	Essex, NJ
RODRIGUEZ, JENNIFER	RODRIGUEZ, JENNIFER	F-036429-10	BAC HOME LOANS SERVICING, L.P. f/k/a COUNTRYWIDE HOME LOANS SERVICING, L.P.	Union, NJ
RODRIGUEZ, RAMON	RODRIGUEZ, RAMON ,ARDIA	F-048229-10	BAC HOME LOANS SERVICING, L.P. F/K/A COUNTRYWIDE HOME LOANS SERVICING, L.P.	Hudson, NJ
ROJAS, ALEX	ROJAS, ALEX	F-038562-10	BAC HOME LOANS SERVICING, L.P., F/K/A COUNTRYWIDE HOME LOANS SERVICING, L.P.	Monmouth, NJ
ROJAS, SERGIO P.	ROJAS, SERGIO P.	F-043783-10	BAC HOME LOANS SERVICING, L.P. F/K/A COUNTRYWIDE HOME LOANS SERVICING, L.P.	Mercer, NJ
RONQUILLO, ESBIN	RONQUILLO, ESBIN ,FLORA F	F-25630-10	BAC OME LOANS SERVICING, LP FKA COUNTRYWIDE HOME LOANS SERVICING, LP	Mercer, NJ
ROPER, BRIAN K.	ROPER, BRIAN K.	F-042513-10	BAC HOME LOANS SERVICING, L.P. F/K/A COUNTRYWIDE HOME LOANS SERVICING, L.P.	Monmouth, NJ
ROSS, CRAIG	ROSS, CRAIG ,NATASHA ROS	F-34304-10	BAC HOME LOANS SERVICING, LP FKA COUNTRYWIDE HOME LOANS SERVICING, LP	Burlington, NJ
ROTSENMAR, YEFIM	ROTSENMAR, YEFIM	F-047274-10	BAC HOME LOANS SERVICING, L.P. F/K/A COUNTRYWIDE HOME LOANS SERVICING, L.P.	Monmouth, NJ
RUBIO, CARLOS B.	RUBIO, CARLOS B. ,LOFFRED	F-25523-10	BAC HOME LOANS SERVICING, L.P. f/k/a COUNTRYWIDE HOME LOANS SERVICING, L.P.	Hudson, NJ
RYAN, DONNA O.; RYAN, CLARENCE F. ; RYAN, TAMARA L.	RYAN, DONNA O	F-19985-06	ANK OF NEW YORK AS TRUSTEE FOR THE CERTIFICATEHOLDERS CWABS, INC. ASSET-BACKED CERTIFICATES, SERIES 2005-11	Cape May, NJ
RYAN, JAMES M.	RYAN, JAMES M.	F-33191-10	BANK OF AMERICA, N.A.	Monmouth, NJ
SAAD, ABBIE	SAAD, ABBIE	F-04798-10	BAC HOME LOANS SERVICING, L.P. FKA COUNTRYWIDE HOME LOANS SERVICING, L.P.	Bergen, NJ
SACKEY, JACOB	SACKEY, JACOB	F-042940-10	BAC HOME LOANS SERVICING, L.P. FKA COUNTRYWIDE HOME LOANS SERVICING, L.P.	Burlington, NJ
SANCHEZ, WILLIAM	SANCHEZ, WILLIAM ,SANCHE	F-047962-10	BAC HOME LOANS SERVICING, L.P. F/K/A COUNTRYWIDE HOME LOANS SERVICING, L.P.	Passaic, NJ
SANCLEMENTE, CHARLES J	SANCLEMENTE, CHARLES J.	F-049061-10	BAC HOME LOANS SERVICING, L.P. FKA COUNTRYWIDE HOME LOANS SERVICING, L.P.	Salem, NJ
SANTIAGO, JOSE M.	SANTIAGO, JOSE M.	F-11481-10	BAC HOME LOANS SERVICING, LP FKA COUNTRYWIDE HOME LOANS SERVICING, LP	Gloucester, NJ
SANTOS, VICTOR	SANTOS, VICTOR	F-043205-10	BAC HOME LOANS SERVICING, L.P. F/K/A COUNTRYWIDE HOME LOANS SERVICING, L.P.	Passaic, NJ
SCARBOROUGH, CHANDRA	SCARBOROUGH, CHANDRA	F-28846-10	FEDERAL NATIONAL MORTGAGE ASSOCIATION	Burlington, NJ
SCHENK, PATRICIA	SCHENK, PATRICIA	F-043921-10	BAC HOME LOANS SERVICING, L.P. F/K/A COUNTRYWIDE HOME LOANS SERVICING, L.P.	Ocean, NJ
SCHETTINI, DEBORAH	SCHETTINI, DEBORAH	F-043019-10	BAC HOME LOANS SERVICING, L.P. F/K/A COUNTRYWIDE HOME LOANS SERVICING, L.P.	Monmouth, NJ
SCHMELZ, EMILY A.	SCHMELZ, EMILY A.	F-043778-10	BAC HOME LOANS SERVICING, L.P. FKA COUNTRYWIDE HOME LOANS SERVICING, L.P.	Burlington, NJ
SCHRAMM, W. LEE	SCHRAMM, W. LEE	F-32501-10	BAC HOME LOANS SERVICING, LP F/K/A COUNTRYWIDE HOME LOANS SERVICING, LP	Atlantic, NJ

SCHULTZ, FREDERICK	SCHULTZ IV, FREDERICK	F-05186-10	BAC HOME LOANS SERVICING, LP F/K/A COUNTRYWIDE HOME LOANS SERVICING, LP	Mercer, NJ
SERETIS, PAULINE	SERETIS, PAULINE	F-11690-10	BAC HOME LOANS SERVICING, LP FKA COUNTRYWIDE HOME LOANS SERVICING LP	Morris, NJ
SHAAK, JESSICA	SHAAK, JESSICA	F-23161-10	BAC HOME LOANS SERVICING, LP F/K/A COUNTRYWIDE HOME LOANS SERVICING, LP	Atlantic, NJ
SHABIR, ADIL	SHABIR, ADIL	F-043258-10	BAC HOME LOAN SERVICING L.P. F/K/A COUNTRYWIDE HOME LOANS SERVICING L.P.	Middlesex, NJ
SHAH, RAGESH	SHAH, RAGESH	F-25655-10	BAC HOME LOANS SERVICING, LP FKA COUNTRYWIDE HOME LOANS SERVICING, LP	Ocean, NJ
SHAMY, JR., NORMAN	SHAMY, JR., NORMAN	F-14548-10	BAC HOME LOANS SERVICING, L.P. F/K/A COUNTRYWIDE HOME LOANS SERVICING, L.P.	Middlesex, NJ
SHAW, MICHAEL	SHAW, MICHAEL	F-33207-10	BAC HOME LOANS SERVICING, L.P. f/k/a COUNTRYWIDE HOME LOANS SERVICING, L.P.	Ocean, NJ
SHEERAN, JOHN	SHEERAN, JOHN	F-044553-10	BAC HOME LOANS SERVICING, L.P. F/K/A COUNTRYWIDE HOME LOANS SERVICING, L.P.	Ocean, NJ
SIERRA, WILLIE E.	SIERRA, WILLIE E.	F-042550-10	BAC HOME LOANS SERVICING, L.P. F/K/A COUNTRYWIDE HOME LOANS SERVICING, L.P.	Passaic, NJ
SIM, KATIE N.	SIM, KATIE N.	F-044617-10	BAC HOME LOANS SERVICING, L.P. F/K/A COUNTRYWIDE HOME LOANS SERVICING, L.P.	Bergen, NJ
SINGH, TINA	SINGH, TINA ,SINGH, HER HU	F-044132-10	BAC HOME LOANS SERVICING L.P. F/K/A COUNTRYWIDE HOME LOANS SERVICING L.P.	Passaic, NJ
SINGH, AMRIK	SINGH, AMRIK	F-049327-10	BAC HOME LOANS SERVICING, L.P. F/K/A COUNTRYWIDE HOME LOANS SERVICING, L.P.	Middlesex, NJ
SINGH, GURPREET	SINGH, GURPREET	F-043032-10	BAC HOME LOANS SERVICING L.P. F/K/A COUNTRYWIDE HOME LOANS SERVICING L.P.	Middlesex, NJ
SINGH, MUKHTIAR	SINGH, MUKHTIAR	F-051290-10	BAC HOME LOANS SERVICING, L.P. F/K/A COUNTRYWIDE HOME LOANS SERVICING, L.P.	Middlesex, NJ
SKORA, BEATA	SKORA, BEATA	F-23165-10	BAC HOME LOANS SERVICING, L.P. f/k/a COUNTRYWIDE HOME LOANS SERVICING, L.P.	Ocean, NJ
SLATER, ROBERT N.	SLATER, ROBERT N.	F-11802-10	BANK OF AMERICA, N.A.	Union, NJ
SMITH, MATTHEW L.		F-046685-10	BAC HOME LOANS SERVICING, L.P. F/K/A COUNTRYWIDE HOME LOANS SERVICING, L.P.	Ocean, NJ
SMITH, SHIRLEY E.	SMITH, SHIRLEY E.	F-045854-10	BAC HOME LOANS SERVICING, L.P. F/K/A COUNTRYWIDE HOME LOANS SERVICING, L.P.	Warren, NJ
SMITH, STEVEN G.	SMITH, STEVEN G.	F-045404-10	BANK OF AMERICA, NATIONAL ASSOCIATION	Cape May, NJ
SON, JIA	SON, JIA	F-04688-10	BAC HOME LOANS SERVICING, LP FKA COUNTRYWIDE HOME LOANS SERVICING, LP	Bergen, NJ
SORIANO, ANNA MARIE	SORIANO, ANNA MARIE	F-33349-10	BAC HOME LOANS SERVICING, L.P. f/k/a COUNTRYWIDE HOME LOANS SERVICING, L.P.	Essex, NJ
SOSA, JR., HERIBERTO	SOSA, HERIBERTO	F-047363-10	BAC HOME LOANS SERVICING, L.P. FKA COUNTRYWIDE HOME LOANS SERVICING, L.P.	Essex, NJ
SOTO, MELAGROS C	SOTO, MELAGROS C	F-044480-10	BAC HOME LOANS SERVICING, L.P. F/K/A COUNTRYWIDE HOME LOANS SERVICING, L.P.	Cumberland, NJ
SOUZA, ALEX	SOUZA, ALEX	F-046103-10	BAC HOME LOANS SERVICING, L.P. F/K/A COUNTRYWIDE HOME LOANS SERVICING, L.P.	Union, NJ
STARR-MILLER, TIFFANY	MILLER, HER HUSBAND, DAVI	F-9608-10	BAC HOME LOANS SERVICING, L.P. FKA COUNTRYWIDE HOME LOANS SERVICING, L.P.	Middlesex, NJ

STAUDINGER, JAYE A.	STAUDINGER, JAYE A.	F-04681-10	BAC HOME LOANS SERVICING, LP F/K/A COUNTRYWIDE HOME LOANS SERVICING, LP	Passaic, NJ
STEINHERZ, ROBERT	STEINHERZ, ROBERT	F-31957-10	BAC HOME LOANS SERVICING, L.P. f/k/a COUNTRYWIDE HOME LOANS SERVICING, L.P.	Mercer, NJ
STEWART, WAYNE A.	STEWART, WAYNE A.	F-055342-10	BANK OF AMERICA, N.A.	Atlantic, NJ
STOLLER, DANA B.	STOLLER, DANA B.	F-048620-10	BAC HOME LOANS SERVICING, L.P. FKA COUNTRYWIDE HOME LOANS SERVICING, L.P.	Middlesex, NJ
STREICHER, ABRAHAM	STREICHER, ABRAHAM	F-09003-10	BAC HOME LOANS SERVICING, L.P. FKA COUNTRYWIDE HOME LOANS SERVICING, L.P.	Essex, NJ
SULZER, ANDREW JAMES	SULZER, ANDREW JAMES	F-30348-08	BAC HOME LOANS SERVICING, LP.	Ocean, NJ
SUPERTI, ROBERT	SUPERTI, ROBERT	F-25531-10	BAC HOME LOANS SERVICING, LP F/K/A COUNTRYWIDE HOME LOANS SERVICING, LP	Monmouth, NJ
SUTHERLAND, CATHERINE	SUTHERLAND, CATHERINE	F-048436-10	BAC HOME LOANS SERVICING, L.P. F/K/A COUNTRYWIDE HOME LOANS SERVICING, L.P.	Monmouth, NJ
SWANGER, SHAWN R.	SWANGER, SHAWN R.	F-16258-10	BAC HOME LOANS SERVICING, LP FKA COUNTRYWIDE HOME LOANS SERVICING, LP	Gloucester, NJ
SZWED, SCOTT	SZWED, SCOTT	F-047983-10	BAC HOME LOANS SERVICING, LP FKA COUNTRYWIDE HOME LOANS SERVICING, LP	Ocean, NJ
TAVERNER, JOHN V. JR	TAVERNER JR., JOHN V.	F-042835-10	BAC HOME LOANS SERVICING LP FKA COUNTRYWIDE HOME LOANS SERVICING LP	Cape May, NJ
TEIXEIRA, NORTON	TEIXEIRA, NORTON	F-32116-10	BAC HOME LOANS SERVICING, LP FKA COUNTRYWIDE HOME LOANS SERVICING, LP	Middlesex, NJ
THOMAS, CHRISTIAN A.	THOMAS, CHRISTIAN A.	F-044880-10	BAC HOME LOANS SERVICING, L.P. F/K/A COUNTRYWIDE HOME LOANS SERVICING, L.P.	Burlington, NJ
THOMAS, ROBERT	THOMAS, ROBERT	F-14264-10	BAC HOME LOANS SERVICING, L.P. F/K/A COUNTRYWIDE HOME LOANS SERVICING, L.P.	Somerset, NJ
THOMPSON, JOHN C.	THOMPSON, JOHN C	F-043154-10	BAC HOME LOANS SERVICING, L.P. F/K/A COUNTRYWIDE HOME LOANS SERVICING, L.P.	Gloucester, NJ
TKACH-OLYNYK, CHRISTINE B.	TKACH-OLYNYK, CHRISTINE	F-047407-10	BANK OF AMERICA, N.A., SUCCESSOR BY MERGER TO BAC HOME LOANS SERVICING, LP FKA COUNTRYWIDE HOME LOANS SERVICING LP	Monmouth, NJ
TLATELPA, ERIK, N.	TLATELPA, ERIK	F-14767-10	BAC HOME LOANS SERVICING, L.P. F/K/A COUNTRYWIDE HOME LOANS SERVICING, L.P.	Passaic, NJ
TOBIAS, EUGENE F	TOBIAS, EUGENE F.,TOBIAS,	F-043733-10	BAC HOME LOANS SERVICING L.P. F/K/A COUNTRYWIDE HOME LOANS SERVICING L.P.	Ocean, NJ
TOMASELLI, VINCENT	TOMASELLI, VINCENT	F-048088-10	BAC HOME LOANS SERVICING, L.P. F/K/A COUNTRYWIDE HOME LOANS SERVICING, L.P.	Mercer, NJ
TOMPKINS, THOMAS	TOMPKINS, THOMAS	F-23101-10	BAC HOME LOANS SERVICING, LP F/K/A COUNTRYWIDE HOME LOANS SERVICING, LP	Middlesex, NJ
TORRES, ENRIQUE	TORRES, ENRIQUE	F-042919-10	BAC HOME LOANS SERVICING, L.P. f/k/a COUNTRYWIDE HOME LOANS SERVICING, L.P.	Essex, NJ
TREMEAU, ARTHUR	TREMEAU, ARTHUR	F-048614-10	BAC HOME LOANS SERVICING, L.P. FKA COUNTRYWIDE HOME LOANS SERVICING, L.P.	Hudson, NJ
TRENKLE, CHARLES	TRENKLE, CHARLES	F-048637-10	BAC HOME LOANS SERVICING, L.P. F/K/A COUNTRYWIDE HOME LOANS SERVICING, L.P.	Gloucester, NJ
TUCKER, MAMIE O. (ESTATE OF)		F-048456-10	BAC HOME LOANS SERVICING, L.P. FKA COUNTRYWIDE HOME LOANS SERVICING, L.P.	Gloucester, NJ

TUZI, DAVID A.	TUZI, DAVID A.	F-049198-10	BAC HOME LOANS SERVICING, L.P. FKA COUNTRYWIDE HOME LOANS SERVICING, L.P.	Camden, NJ
UCHENDU, AUGUSTA	UCHENDU, AUGUSTA	F-034532-10	BAC HOME LOANS SERVICING, L.P. FKA COUNTRYWIDE HOME LOANS SERVICING, L.P.	Monmouth, NJ
UDDIN, MOHAMMAD J.	UDDIN, MOHAMMAD J.	F-19955-10	BAC HOME LOANS SERVICING, L.P. F/K/A COUNTRYWIDE HOME LOANS SERVICING, L.P.	Atlantic, NJ
UJOBAGY, DANA	UJOBAGY, DANA	F-048287-10	BAC HOME LOANS SERVICING, L.P. F/K/A COUNTRYWIDE HOME LOANS SERVICING, L.P.	Monmouth, NJ
URBINA, DAPHNE	URBINA, DAPHNE	F-048467-10	BAC HOME LOANS SERVICING, L.P. F/K/A COUNTRYWIDE HOME LOANS SERVICING, L.P.	Hudson, NJ
VAGLIO, CHRISTOPHER	VAGLIO, CHRISTOPHER ,VAG	F-16355-10	BAC HOME LOANS SERVICING, L.P. F/K/A COUNTRYWIDE HOME LOANS SERVICING, L.P.	Morris, NJ
VAN HOUTEN, SUSAN	VAN HOUTEN, SUSAN	F-11470-10	BAC HOME LOANS SERVICING, L.P. FKA COUNTRYWIDE HOME LOANS SERVICING, L.P.	Middlesex, NJ
VAN MIL, LEWIS W.	VAN MIL, LEWIS W. ,BROWEI	F-14111-10	BANK OF AMERICA, N.A.	Morris, NJ
VAZ, HERBERT	VAZ, HERBERT	F-23153-10	BAC HOME LOANS SERVICING, L.P. f/k/a COUNTRYWIDE HOME LOANS SERVICING, L.P.	Essex, NJ
VAZ, HERBERT	VAZ, HERBERT	F-25718-10	BAC HOME LOANS SERVICING, L.P. f/k/a COUNTRYWIDE HOME LOANS SERVICING, L.P.	Essex, NJ
VELAZQUEZ, GRACIELA	VELAZQUEZ, GRACIELA	F-23026-10	BAC HOME LOANS SERVICING, L.P. f/k/a COUNTRYWIDE HOME LOANS SERVICING, L.P.	Atlantic, NJ
VENNEY, YVONNE	VENNEY, YVONNE	F-042962-10	BAC HOME LOANS SERVICING, L.P. F/K/A COUNTRYWIDE HOME LOANS SERVICING, L.P.	Gloucester, NJ
VERCRUYSSEN, INGRID A.	VERCRUYSSEN, INGRID A.	F-10498-10	BAC HOME LOANS SERVICING, LP FKA COUNTYRWIDE HOME LOANS SERVICING, LP	Cape May, NJ
VINCENT PAUL OBERLANDER, INDIVIDUALLY AND AS EXECUTOR OF THE ESTATE OF ROBERT SCOTT HANNETT		F-26081-08	BAC HOME LOANS SERVICING, LP.	Monmouth, NJ
VONDERPUTTEN, ANDERSON	VONDERPUTTEN, ANDERSOI	F-19185-10	BAC HOME LOANS SERVICING, LP F/K/A COUNTRYWIDE HOME LOANS SERVICING, LP	Monmouth, NJ
WADE, WALTER	WADE, WALTER	F-29940-10	BAC HOME LOANS SERVICING, LP F/K/A COUNTRYWIDE HOME LOANS SERVICING, LP	Monmouth, NJ
WALSH, ROBIN	WALSH, ROBIN	F-31466-10	BAC HOME LOANS SERVICING, LP FKA COUNTRYWIDE HOME LOANS SERVICING, LP	Monmouth, NJ
WALTERS, EDWARD JR	WALTERS, EDWARD ,CHEN,	F-044963-10	BAC HOME LOANS SERVICING, L.P. F/K/A COUNTRYWIDE HOME LOANS SERVICING, L.P.	Middlesex, NJ
WALTERS, MARGARET; RODRIGUEZ, CHRISTINA	WALTERS, MARGARET	F-30353-08	BAC HOME LOANS SERVICING, LP. F/K/A COUNTRYWIDE HOME LOANS SERVICING, LP.	Essex, NJ
WATTS, MICHAEL	WATTS, MICHAEL	F-15706-10	BAC HOME LOANS SERVICING, L.P. F/K/A COUNTRYWIDE HOME LOANS SERVICING, L.P.	Camden, NJ
WENDELL, PATRICIA	WENDELL, PATRICIA ,WENDE	F-059655-10	BAC HOME LOANS SERVICING, L.P. FKA COUNTRYWIDE HOME LOANS SERVICING, L.P.	Passaic, NJ
WESTERVELT, LORRAINE	WESTERVELT, LORRAINE ,W	F-16716-10	COUNTRYWIDE HOME LOANS SERVICING, L.P.	Bergen, NJ
WILBON, MARY L. (ESTATE OF)		F-04699-10	BAC HOME LOANS SERVICING, LP FKA COUNTRYWIDE HOME LOANS SERVICING, LP	Union, NJ
WILLEY, DAVID C.	WILLEY, DAVID C.,WILLEY, H	F-042850-10	BAC HOME LOANS SERVICING, L.P. f/k/a COUNTRYWIDE HOME LOANS SERVICING, L.P.	Salem, NJ

WILLIAMS, FLOYD	WILLIAMS, FLOYD	F-050208-10	BAC HOME LOANS SERVICING LP F/K/A COUNTRYWIDE HOME LOANS SERVICING LP	Essex, NJ
WILLIAMS, ALBERT J. JR	WILLIAMS JR., ALBERT J.	F-049654-10	BAC HOME LOANS SERVICING, L.P. F/K/A COUNTRYWIDE HOME LOANS SERVICING, L.P.	Camden, NJ
WILLIAMS, DARREN	WILLIAMS, DARREN	F-045875-10	BAC HOME LOANS SERVICING, L.P. F/K/A COUNTRYWIDE HOME LOANS SERVICING, L.P.	Essex, NJ
WILLIAMS, ELIZABETH	WILLIAMS, ELIZABETH	F-33834-10	BAC HOME LOANS SERVICING, L.P. f/k/a COUNTRYWIDE HOME LOANS SERVICING, L.P.	Hudson, NJ
WOODS, JR., FRANK N.	WOODS, JR., FRANK N.,WOO	F-043754-10	BAC HOME LOANS SERVICING, L.P. F/K/A COUNTRYWIDE HOME LOANS SERVICING, L.P.	Monmouth, NJ
WRIGHT, CAROL	WRIGHT, CAROL	F-09375-10	BAC HOME LOANS SERVICING, L.P. FKA COUNTRYWIDE HOME LOANS SERVICING, L.P.	Morris, NJ
WRIGHT, JEFF	WRIGHT, JEFF	F-042523-10	BAC HOME LOANS SERVICING, L.P. FKA COUNTRYWIDE HOME LOANS SERVICING, L.P.	Middlesex, NJ
YANG, HUNG	YANG, HUNG	F-6434-10	BAC HOME LOANS SERVICING, L.P. FKA COUNTRYWIDE HOME LOANS SERVICING, L.P.	Somerset, NJ
YELEN, MARK	YELEN, MARK ,VALADA, FKA	F-045551-10	BANK OF AMERICA, N.A.	Burlington, NJ
YELEN, MARK	YELEN, MARK ,VALADA, FKA	F-045551-10	BANK OF AMERICA, N.A.	Burlington, NJ
YUDOVICH, ELEONORA	YUDOVICH, ELEONORA	F-043739-10	BAC HOME LOANS SERVICING, L.P. F/K/A COUNTRYWIDE HOME LOANS SERVICING, L.P.	Bergen, NJ
ZAFRANY, SHLOMO SHARON	ZAFRANY, SHLOMO SHARON	F-33851-10	BAC HOME LOANS SERVICING, L.P. f/k/a COUNTRYWIDE HOME LOANS SERVICING, L.P.	Sussex, NJ
ZANE, LARRY	ZANE, LARRY	F-23155-10	BAC HOME LOANS SERVICING, L.P. f/k/a COUNTRYWIDE HOME LOANS SERVICING, L.P.	Cape May, NJ
ZAPPELLA, FRANK M.	ZAPPELLA, FRANK M. ,NANC	F-16436-10	BAC HOME LOANS SERVICING, LP FKA COUNTRYWIDE HOME LOANS SERVICING, LP	Ocean, NJ

EXHIBIT B

EXPLANATORY LETTER

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

DATE

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

Defendant Name
Defendant Address
Defendant City, State Zip Code

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

Your account number:

Dear Borrower:

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

You are not named as a direct party in this lawsuit but this case will affect your separate, pending foreclosure case.

Why You Are Receiving this Letter

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

By the Court's Order to Show Cause dated___ _____, 2013 and in compliance with the Supreme Court's opinion in U.S. Bank N.A. V Guillaume, Hon. ----------, P.J.Ch. gave permission to Green Tree Servicing LLC to serve, along with the Order to Show Cause and Verified Complaint,

corrected Notices of Intention to foreclose on all defendant mortgagors or parties obligated on the debt in certain pending foreclosure actions filed before February 28, 2012 in which Green Tree Servicing LLC is the plaintiff and/or servicer.

Information about the Order to Show Cause and Verified Complaint

Enclosed with this letter are copies of the Order to Show Cause and Verified Complaint. The Verified Complaint lists all of the matters for which Green Tree Servicing LLC is seeking to issue new Notices of Intention to Foreclose.

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

Information About the Corrected Notice of Intention to Foreclose

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

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

Questions about the Notice of Intention to Foreclose

Should you have question with regard to your loan or the corrected Notice of Intention to foreclose, please contact Green Tree Servicing LLC at _____. Additional contact information is provided in the corrected Notice of Intention to foreclose.

How to file an Objection

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

You also have the right to object to the enclosed corrected Notice of Intention to Foreclose. To so do, you must file a written objection under the docket number for the foreclosure Action in your individual case, ***which is separate from this case filed by Green Tree Servicing LLC.***

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

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

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

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

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

Hon. Margaret Mary McVeigh, P.J.Ch.
Passaic County Courthouse
77 Hamilton Street
Room 621
Paterson, NJ 07505

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

Questions about filing an Objection:

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

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

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

Very truly yours,

Stern, Lavinthal & Frankenberg, LLC

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

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

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

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

EXHIBIT C

REMEDIATED NOI TEMPLATE

green tree®

NEW JERSEY NOTICE OF DEFAULT AND INTENT TO FORECLOSE

Certified Mail Receipt No. «Certified_»

Date of Notice: October 3, 2013

Green Tree Servicing LLC
1400 Turbine Drive
Rapid City, SD 57703
(800) 643-0202

«Name»
«Address»
«City_State_Zip»

RE: Loan No. «Account_»

Credit Transaction: Loan Secured by Real Property at: «Property_Address»
Original principal amount: $_____
Origination date: «Contract_Date»

Dear «Name»:

You are now in default on the above-referenced credit transaction. You have the right to correct this default by «Cure_Date» (Date to Cure).

YOU HAVE NOT MADE MONTHLY MORTGAGE PAYMENTS for the following months and the following amounts are now past due: Monthly Principal and Interest Payments due from «Months_Past_Due» $_____, Other charges (explain/itemize): Late Charges $_____, NSF Fee: $ 0.00, Escrow/Other: $[redacted] Insurance: $ 0.00, Taxes advanced: $ 0.00. TOTAL AMOUNT PAST DUE: $_____ If you cure the default, you may continue with the contract as though you did not default.

Cure of default: Before «Cure_Date» you may cure the default by paying the reinstatement amount of $_____ plus any other charges, including advances pursuant to the terms of your Note and Mortgage which become due and payable on or before the Date to Cure (or the next business day thereafter, if the Date to Cure falls on a weekend or holiday). If you want to pay by mail, send a certified check, money order or cashier's check. DO NOT SEND CASH. Payment must be received in our office at the servicer address listed below by the Date to Cure.

Creditor's Rights: If you do not cure the default by the Date to Cure, the lender may take steps to terminate your ownership of the property by accelerating the mortgage payments and commencing a foreclosure suit in a court of competent jurisdiction. If the mortgage is foreclosed, the mortgaged property will be sold by the Sheriff or other officer authorized by law and the proceeds of the sale applied to the mortgage debt. You may also be sued personally for all sums due under the Note or other instrument evidencing your personal obligation to repay the loan as provided by law.

If you have not cured the default by the Date to Cure and foreclosure proceedings have begun, you have the right to cure the default up to the entry of Final Judgment or Order of Redemption, provided you pay all payments necessary to bring the loan current, including late and other charges due, plus attorney's fees and costs permitted by New Jersey Court Rules in connection with the foreclosure and perform any other obligations required under the Note and Mortgage. You have the right to transfer the mortgaged property to another person subject to the Mortgage and any such transferee may have the right to cure the default as provided for by law, subject to the provisions of the Mortgage documents.
Please review your mortgage or deed of trust for any right you may have to reinstate your loan after acceleration but prior to the earlier of (a) five days before the sale of the property under any power of sale in the Security Instrument or (b) entry of a judgment enforcing the Security Instrument, by paying the Creditor all sums then due

as if no acceleration had occurred. You also have the right to assert in the foreclosure proceeding the non-existence of a default or any other defense available to you.

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:

Name of Representative of the Lender: «Rep_Name»
Telephone Number of Representative of the Lender: «RO_Phone», Ext. «Rep_Extension»

Servicer: Green Tree Servicing LLC
Servicer's Address: 3012 Business Park Circle, Suite 100, Goodlettsville, Tennessee 37072

Lender: «Mortgage_Owner»
Lender Address: «Mortgage_Owner_Address_Full»

Please be advised that the lender does not service your account. All correspondence and inquiries concerning the servicing of your account should be addressed to the account servicer. The servicer has authority to act on the lender's behalf with regard to the administration of your account and respond to any questions.

You may be able to obtain financial assistance for curing the default from programs operated by the state or federal government or nonprofit organizations, if any, as identified by the Commissioner of Banking of the State of New Jersey, whose telephone number is 1-609-292-3420. See attached list.

You are advised to seek counsel from an attorney of your own choosing 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 where the property is located. If you are unable to afford an attorney, you may communicate with the Legal Services Office in the county where the property is located. See attached list.

Attention Servicemembers and dependents: The Federal Servicemembers' Civil Relief Act ("SCRA") and certain state laws provide important protections for you, including prohibiting foreclosure or repossession under most circumstances. If you are currently in the military service, or have been within the last twelve (12) months, **AND** joined after signing the Note and Security Instrument now in default, please notify Green Tree immediately. When contacting Green Tree as to your military service, you must provide positive proof as to your military status. If you do not provide this information, it will be assumed that you are not entitled to protection under the above-mentioned Act.

Unless you notify us in writing within thirty (30) days after receipt of this letter that the debt, or any part of it, is disputed; we will assume that the debt is valid. If you notify us of a dispute, we will obtain verification of the debt and mail it to you. Also, upon written request within thirty (30) days, we will provide you with the name and address of the original lender if different from the current lender.

Sincerely,

Green Tree
1-800-643-0202
8:00 a.m. to 6:00 p.m. Mountain Time

This communication is from a debt collector. It is an attempt to collect a debt, and any information obtained will be used for that purpose.

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

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

American Credit Alliance, Inc. 26 S. Warren St. Trenton, NJ 08608 **609-393-5400**	**Atlantic Human Resources, Inc.** 1 S. New York Ave. Atlantic City, NJ 08401 **609-348-4181**	**Consumer Credit Counseling Service of Central New Jersey** 1931 Nottingham Way Hamilton, NJ 08619 **609-586-2574**
Consumer Credit Counseling Service of New Jersey 185 Ridgedale Ave. Cedar Knolls, NJ 07927-1812 **973-267-4324**	**Fair Housing Council of Northern New Jersey** 131 Main St. Hackensack, NJ 07601 **201-489-3552**	**Garden State Consumer Credit Counseling, Inc.** 225 Willowbrook Road Freehold, NJ 07728 **1-800-992-4557**
Jersey Counseling & Housing Development, Inc. 29 S. Blackhorse Pike Blackwood, NJ 08012 **856-227-3688**	**Jersey Counseling & Housing Development, Inc.** 1840 S. Broadway Camden, NJ 08104 **856-541-1000**	**Mercer County Hispanic Association** 200 E. State St., 2nd Floor Trenton, NJ 08607 **609-392-2446**
Middlesex County Economic Opportunities Corporation 1215 Livingston Ave. North Brunswick, NJ 08902 **732-790-3344**	**Monmouth County Human Services** Housing Services Unit P.O. Box 3000 Freehold, NJ 07728 **732-431-7998**	**NJ Citizen Action** (*main office/financial education center*) 744 Broad St., Suite 2080 Newark, NJ 07102 **973-643-8800** **1-800-NJ-OWNER** (loan counseling) **1-888-TAXES-11** (free tax preparation assistance)
NJ Citizen Action (*Central Jersey*) 85 Raritan Ave., Suite 100 Highland Park, NJ 08904 **732-246-4772**	**NJ Citizen Action** (*South Jersey*) 2 Riverside Drive, Suite 362 Camden, NJ 08103 **856-966-3091**	**Ocean Community Economic Action Now, Inc.** 22 Hyers St. Toms River, NJ 08753-0773 **732-244-2351, ext. 2**
Paterson Coalition for Housing, Inc. 262 Main St., 5th Floor Paterson, NJ 07505 **973-684-5998**	**Paterson Task Force for Community Action, Inc.** 155 Ellison St. Paterson, NJ 07505 **973-279-2333**	**Puerto Rican Action Board Housing Coalition Unit** 90 Jersey Ave. New Brunswick, NJ 08903 **732-249-9700**
Tri-County Community Action Agency, Inc. 110 Cohansey St. Bridgeton, NJ 08302 **856-451-6390**	**Urban League for Bergen County** 106 W. Palisade Ave. Englewood, NJ 07631 **201-568-4988**	**Urban League for Essex County** 508 Central Ave. Newark, NJ 07101 **973-624-9535**
Urban League of Union County 288 N. Broad St. Elizabeth, NJ 07208 **908-351-7200**	**Homelessness Prevention Program** New Jersey Department of Community Affairs **(866) 889-6270***	

*Basic eligibility is limited to: (a) single family owner/occupied dwellings with all those on the dead and mortgage occupying the house; (b) no more than one mortgage or lien encumbrance on the property; (c) no initiated or ongoing bankruptcy. Assistance will be in the form of a loan, and a lien will be placed on the property. The family must document the financial reason for nonpayment. At the time of the eligibility decision, the household must have and document income sufficient to support the household and repay the loan. There is a fee for the credit check and property search.

List of Legal Services Offices by County

ATLANTIC COUNTY
Deputy Clerk of the Superior Court
Civil Division, Direct Filing
1201 Bacharach Blvd., First Floor
Atlantic City, NJ 08401
LAWYER REFERRAL: 609-345-3444
LEGAL SERVICES: 609-348-4200

BERGEN COUNTY
Deputy Clerk of the Superior Court
Case Processing Section, Rm. 119
Justice Center, 10 Main Street
Hackensack, NJ 07601-0769
LAWYER REFERRAL: 201-488-0044
LEGAL SERVICES: 201-487-2166

BURLINGTON COUNTY
Deputy Clerk of the Superior Court
Central Processing Section
Attn: Judicial Intake, First Floor
Courts Facility
49 Rancocas Road
Mt. Holly, NJ 08060
LAWYER REFERRAL: 609-261-4862
LEGAL SERVICES: 609-261-1088

CAMDEN COUNTY
Deputy Clerk of the Superior Court
Civil Processing Office
1st Floor, Hall of Justice,
101 S. 5th Street,
Camden, NJ 08103
LAWYER REFERRAL: 856-964-4520
LEGAL SERVICES: 856-964-2010

CAPE MAY COUNTY
Deputy Clerk of the Superior Court
Central Processing Office
9 N. Main Street, Box DN-209
Cape May Court House, NJ 08210
LAWYER REFERRAL: 609-463-0313
LEGAL SERVICES: 609-465-3001

CUMBERLAND COUNTY
Deputy Clerk of the Superior Court
Civil Case Management Office
Broad and Fayette Streets
P.O. Box 615, Bridgeton, NJ 08302
LAWYER REFERRAL: 609-692-6207
LEGAL SERVICES: 609-451-0003

ESSEX COUNTY
Deputy Clerk of the Superior Court
237 Hall of Records
465 Dr. Martin Luther King, Jr. Blvd.
Newark, NJ 07102
LAWYER REFERRAL: 973-622-6207
LEGAL SERVICES: 973-624-4500

GLOUCESTER COUNTY
Deputy Clerk of the Superior Court
Civil Case Management Office
Attn: Intake
1st Floor, Court House
Woodbury, NJ 08096
LAWYER REFERRAL: 856-848-4589
LEGAL SERVICES: 856-848-5360

HUDSON COUNTY
Deputy Clerk of the Superior Court
Civil Records Dept.
Brennan Court House, 1st Floor
583 Newark Avenue
Jersey City, NJ 07306
LAWYER REFERRAL: 201-798-2727
LEGAL SERVICES: 201-792-6363

HUNTERDON COUNTY
Deputy Clerk of the Superior Court
Civil Division
65 Park Avenue
Flemington, NJ 08862
LAWYER REFERRAL: 908-735-2611
LEGAL SERVICES: 908-782-7979

MERCER COUNTY
Deputy Clerk of the Superior Court
Local Filing Office
Courthouse, 175 S. Broad Street
P.O. Box 8068
Trenton, NJ 08650
LAWYER REFERRAL: 609-890-6200
LEGAL SERVICES: 609-695-6249

MIDDLESEX COUNTY
Deputy Clerk of the Superior Court,
Administration Building, Third floor
1 Kennedy Square
P.O. Box 2633
New Brunswick, NJ 08903-2633
LAWYER REFERRAL: 732-828-0053
LEGAL SERVICES: 732-249-7600

MONMOUTH COUNTY
Deputy Clerk of the Superior Court
71 Monument Park
P.O. Box 1262
Courthouse, East Wing
Freehold, NJ 07728-1262
LAWYER REFERRAL: 732-431-5544
LEGAL SERVICES: 732-866-0020

MORRIS COUNTY
Deputy Clerk of the Superior Court
Civil Division
30 Schuyler Place
P.O. Box 910
Morristown, NJ 07960-0910
LAWYER REFERRAL: 973-267-5882
LEGAL SERVICES: 973-285-6911

OCEAN COUNTY
Deputy Clerk of the Superior Court
Court House, Room 119
118 Washington Street
Toms River, NJ 08754
LAWYER REFERRAL: 732-240-3666
LEGAL SERVICES: 732-341-2727

PASSAIC COUNTY
Deputy Clerk of the Superior Court
Civil Division
Court House
77 Hamilton Street
Paterson, NJ 07505
LAWYER REFERRAL: 973-278-9223
LEGAL SERVICES: 973-345-7171

SALEM COUNTY
Deputy Clerk of the Superior Court
92 Market Street
P.O. Box 18
Salem, NJ 08079
LAWYER REFERRAL: 609-678-8363
LEGAL SERVICES: 609-451-0003

SOMERSET COUNTY
Deputy Clerk of the Superior Court
Civil Division Office
New Court House, 3rd Floor
P.O. Box 3000
Somerville, NJ 08876
LAWYER REFERRAL: 908-685-2323
LEGAL SERVICES: 908-231-0840

SUSSEX COUNTY
Deputy Clerk of the Superior Court
Sussex County Judicial Center
43-47 High Street
Newton, NJ 07860
LAWYER REFERRAL: 973-267-5882
LEGAL SERVICES: 973-383-7400

UNION COUNTY
Deputy Clerk of the Superior Court
1st Floor, Court House
2 Broad Street
Elizabeth, NJ 07207
LAWYER REFERRAL: 908-353-4715
LEGAL SERVICES: 908-527-4769

WARREN COUNTY
Deputy Clerk of the Superior Court
Civil Division Office
Court House
Belvidere, NJ 07823-1500
LAWYER REFERRAL: 201-267-5882
LEGAL SERVICES: 908-475-2010

RECEIVED MONDAY 10/7/2013 12:03:19 PM 11010492

STERN LAVINTHAL & FRANKENBERG LLC
105 Eisenhower Parkway - Suite 302
Roseland, NJ 07068
(973) 797-1100
Attorneys for Plaintiff

IN RE APPLICATION OF GREEN TREE SERVICING LLC TO ISSUE CORRECTIVE NOTICES OF INTENTION TO FORECLOSE IN CERTAIN PENDING UNCONTESTED FORECLOSURE ACTIONS	SUPERIOR COURT OF NEW JERSEY CHANCERY DIVISION CIVIL ACTION Docket No: F-35398-13 CERTIFICATION OF COUNSEL

I, Laura Scurko, Esq. of full age, hereby certify as follows:

1. I am an attorney of the State of New Jersey, and an associate in the firm of Stern, Lavinthal & Frankenberg, LLC. I am the attorney with the primary responsibility for the filing of the Verified Complaint and Order to Show Cause in this matter. I make the statements herein based upon personal knowledge. I am authorized to make these statements in support of Plaintiff's Verified Complaint and Order to Show Cause.

2. Should the Court execute the Order to Show Cause in this matter, our office will undertake the publication of a legal notice as required by the Order to Show Cause. A true copy of the proposed form of that Notice is attached hereto as Exhibit A.

3. 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.

Dated: 12/7/13

Laura Sourko, Esq.

LEGAL NOTICE
Docket No.: F-35398-13
Superior Court of New Jersey
Chancery Division

STATE OF NEW JERSEY TO:

Any defendant in certain uncontested residential mortgage foreclosure action in which Green Tree Servicing LLC is both the Plaintiff and servicer

WHY GREEN TREE SERVICING LLC IS RUNNING THIS NOTICE. The New Jersey Supreme Court recently held that any Notice of Intent to Foreclosure in New Jersey must strictly comply with the Fair Foreclosure Act. Many Notices of Intent issued in the past did not strictly comply with the Fair Foreclosure Act.

What this Means to you. Green Tree Servicing LLC has filed a lawsuit with the Court and has requested permission to issue corrected Notices of Intent in certain foreclosure actions. The New Jersey court has given Green Tree Servicing LLC permission to serve corrected Notices of Intent. These corrected Notices of Intent are being sent to certain defendant mortgagors/parties obligated on the debt in pending foreclosure actions being serviced by Green Tree Servicing LLC that were filed before February 28, 2012. You may receive a Notice with copies of the verified complaint and the Order of the court permitting Green Tree Servicing LLC to issue the corrected Notices. All of the documents relating to this Green Tree Servicing LLC's Lawsuit will be made available on the New Jersey Court's website at t http://www.judiciary.state.nj.us.

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

Your Right to object to this Process. You also have the right to file an objection to this process of sending corrected Notices of Intent. Your objection must be in writing and must say specifically what you object to. You must file any such objection on or before _____. You must file and send any objection to

Superior Court Clerk's Office, foreclosure Processing Services
Attention: Objection to Notice of Intention to Foreclosure
PO Box 971
Trenton, New Jersey 08625

You must also send copies to Judge Margaret Mary McVeigh, P.J.Ch. Passaic County Courthouse 71 Hamilton Street, Room 621 Paterson, NJ 07505 and to Laura Scurko, Esq, Stern, Lavinthal and Frankenberg, LLC, 105 Eisenhower Parkway, Suite 302, Roseland, NJ 07068. The Court will conduct a hearing on this matter on _____.

Your right to Object to the Corrected Notice of Intent. You also have the right to object to the specific Notice of Intent that is sent to you. To do so, you must file a written objection on the docket in your individual foreclosure case. You must also serve a copy of that objection on the Plaintiff's attorney in the foreclosure case.

If you have any questions. Please visit the New Jersey Courts on line self Help Center at http://www.judiciary.state.Nj.us/prose/index.htm. You may also contact the Superior Court Clerk's office at 609-421-6100 or at SCCOForeclosure.mailbox.judiciary.state.nj.us.

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

"The Fair Housing Act prohibits "any preference, limitation or discrimination because of race, color, religion, sex, handicap, familial status or national origin, or intention to make such preference, limitation or discrimination" in connection with any aspect of a residential real estate transaction. Stern, Lavinthal & Frankenberg, LLC encourages and supports the equal housing practices of the Fair Housing Act in the conduct of business."

RECEIVED MONDAY 10/7/2013 12:05:19 PM 11010492

STERN LAVINTHAL & FRANKENBERG LLC
105 Eisenhower Parkway - Suite 302
Roseland, NJ 07068
(973) 797-1100
Attorneys for Green Tree Servicing, LLC

IN RE NOTICES OF INTENTION TO FORECLOSE SENT BY GREEN TREE SERVICING LLC,	:	**SUPERIOR COURT OF NEW JERSEY CHANCERY DIVISION**
	:	**DOCKET NO. F-35398-13**
	:	**CERTIFICATION IN SUPPORT OF ORDER TO SHOW CAUSE**

Sandra Williams, of full age, hereby certifies as follows:

1. I am an Assistant Vice President of Green Tree Servicing LLC ("Green Tree"). In this capacity, I have the authority to make this Certification on behalf of Green Tree and am the person in the best position to provide this Certification and explain Green Tree's 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 Green Tree's 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 a total of twenty-five years of experience in default management and have been in my present position with Green Tree for the six months. As a result of my experience, I have knowledge of the policies, procedures and processes that Green Tree 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

Green Tree's business records where necessary.

3. Green Tree 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 Green Tree or does not resolve the default through reinstatement or otherwise, Green Tree 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 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), Green Tree 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 A to the Verified Complaint is a list of certain pending pre final judgment foreclosure actions for which Green Tree is seeking to serve a remediated NOI. This list incorporates a population of loans which were service transferred to Green Tree

following the filing of the pending foreclosure action.

7. Attached as Exhibit C to the Verified Complaint herein is a true and accurate copy of the Remediated NOI Template that Green Tree seeks to send to the Foreclosure defendants whose actions are named in the Remediated NOI List. The remediated NOI sent in accordance with this action will provide at least 35 days for the borrower to reinstate the account.

8. Green Tree will use its best efforts to ensure that all NOIs are sent on the Remediated NOI Template and that they will contain accurate substantive information input into the Remediated NOI Template from Green Tree's contemporaneous business records (the "Loan Records") for the subject loan (the "Loan") account .

9. Green Tree respectfully seeks a determination that NOIs thus sent to Foreclosure Defendants in this action, are fully compliant with the Fair Foreclosure Act.

10. Green Tree seeks to 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. Green Tree will produce to this Court proof of service of such Remediated NOIs on the Foreclosure Defendants. It is Green Tree's request that the Court find that the foregoing procedure

accomplishes the purpose of applicable authorities while avoiding the necessity to send duplicate mailings to all Foreclosure Defendants after a Final Order/Judgment is entered herein. Green Tree appreciates that a Foreclosure predicated upon an NOI that was not strictly statutorily compliant cannot proceed unless a Remediated NOI is served.

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.

Sandra Williams
Assistant Vice President
Green Tree Servicing LLC

Dated: 10-03-2013

RECEIVED MONDAY 10/7/2013 12:03:19 PM 11010492

STERN, LAVINTHAL & FRANKENBERG, LLC

COUNSELLORS AT LAW

105 EISENHOWER PARKWAY, ROSELAND, NEW JERSEY 07068

973-797-1100 – FAX 973-228-2679

October 7, 2013

Via Jefls

Hon. Margaret Mary McVeigh, P.J.Ch. Phone: (973) 247-8168
Passaic County Courthouse Fax: (973) 523-4284
77 Hamilton Street
Room 621
Paterson, NJ 07505

RE: **IN RE APPLICATION OF GREEN TREE SERVICING, LLC TO ISSUE CORRECTIVE NOTICES OF INTENTION TO FORECLOSE IN PENDING UNCONTESTED FORECLOSURE ACTIONS**

Docket No: F-35398-13.

Dear Judge McVeigh:

Stern, Lavinthal & Frankenberg, LLC represents Green Tree Servicing LLC in the filing of a Verified Complaint and Order to Show Cause which seeks an Order of the Court permitting Green Tree Servicing, LLC (hereinafter "Green Tree") to serve remediated Notices of Intent to Foreclose (hereinafter "NOIs") on some of its pending uncontested pre final judgment actions. The pleadings filed herein, are filed pursuant to the decision of the Court in U.S. Bank v. Guillaume, 209 N.J. 449 (2012) and the procedure established by the April 4, 2012 Order of Justice Stuart Rabner.

That procedure authorizes the Court to entertain summary actions by Order to Show Cause as to why lenders or servicers who have served deficient NOI's should not be allowed to issue remediated NOIs to the obligor defendants in pre final judgment actions. The Order of April 4, 2012 also requires that a remediated NOI be accompanied by correspondence advising the obligor defendant of the following information: the reasons why the remediated NOI is necessary; the procedure in place for the filing of an objection to the remediated NOI by the defendant/obligor; the name of a contact who can respond to questions of the Defendant/obligor; a statement that the receipt of the remediated NOI permits the obligor 35 days in which he/she may either cure the default or object to the issuance of the remediated NOI. A form of letter which will explain the procedure in accordance with the April 4, 2012 Notice of the Court is attached as Exhibit B to the Verified Complaint.

The Guillaume Court established that dismissal was not the sole remedy for the service of an NOI which was not strictly compliant with the Fair Foreclosure Act. While the deficiencies in some of the NOIs for which Green Tree Servicing, LLC is seeking permission to re breach do not involve the naming of the lender and/or servicer as in Guillaume, the deficiencies could be interpreted as preventing the execution of a Certification of Diligent Inquiry. Therefore, Green Tree Servicing, LLC is seeking an Order of the Court allowing for the re breaching on this basis as well.

The loans which form the basis of this action have all been transferred from another servicer to Green Tree Servicing LLC. (See the Certification of Sandra Williams, attached hereto). (See also, the Verified Complaint, paragraphs 8 and 12). It is respectfully urged that the NOI proposed by Green Tree Servicing LLC complies with the Court's ruling in the case of U.S.

Bank v. Guillaume, 209 N.J. 449 (2012), such that it will enable counsel to sign a Certification of Diligent Inquiry in accordance with recent revisions to the Rules of Court.

Exhibit C to the Verified Complaint is a copy of the NOI proposed to be utilized by Green Tree should the Court permit the rebreaching of these accounts. Green Tree proposes to send the remediated NOI accompanied by an Explanatory Letter, which is attached as Exhibit B to the Verified Complaint. It is respectfully submitted that the proposed NOI complies with the Fair Foreclosure Act, and that the Explanatory Letter is in compliance with the tenets expressed in the April 4, 2012 Order of the Court. It is further respectfully urged that permitting the service of the remediated NOI is not prejudicial to the obligor defendants in that the reinstatement figure incorporated in the NOI will not include any attorney fees and costs which have been incurred in the pending foreclosure action.

It is respectfully urged that this Court grant the relief sought and that it order that if the Defendant Obligor fails to cure the default or object in a timely manner to the service of the NOI, that the case should proceed to Final Judgment as an uncontested matter.

Respectfully submitted,
STERN, LAVINTHAL, & FRANKENBERG, LLC

Laura Scurko, Esq.

LS/tar

JS 44 (Rev. 12/12)

CIVIL COVER SHEET

RECEIVED

The JS 44 civil cover sheet and the information contained herein neither replace nor supplement the filing and service of pleadings or other papers as required by law, except as provided by local rules of court. This form, approved by the Judicial Conference of the United States in September 1974, is required for the use of the Clerk of Court for the purpose of initiating the civil docket sheet. *(SEE INSTRUCTIONS ON NEXT PAGE OF THIS FORM.)*

I. (a) PLAINTIFFS

RECEIVED MAR 12 2014 SUPERIOR COURT CLERK'S OFFICE

(b) County of Residence of First Listed Plaintiff
(EXCEPT IN U.S. PLAINTIFF CASES)

(c) c/o STERN LAVINTHAL & FRANKENBERG
105 Eisenhower Parkway – Suite 302
Roseland NJ 07068
(973) 797-1100

DEFENDANTS

MAR 10 2014
AT 8:30 ____ M
WILLIAM T. WALSH
CLERK

County of Residence of First Listed Defendant
(IN U.S. PLAINTIFF CASES ONLY)

NOTE: IN LAND CONDEMNATION CASES, USE THE LOCATION OF THE TRACT OF LAND INVOLVED.

Attorneys *(If Known)* JOSE SANTOS ORELLANA
4041 HALLDALE AVE
LOS ANGELES
Pro Se

II. BASIS OF JURISDICTION *(Place an "X" in One Box Only)*

- ☐ 1 U.S. Government Plaintiff
- ☒ 3 Federal Question *(U.S. Government Not a Party)*
- ☐ 2 U.S. Government Defendant
- ☐ 4 Diversity *(Indicate Citizenship of Parties in Item III)*

III. CITIZENSHIP OF PRINCIPAL PARTIES *(Place an "X" in One Box for Plaintiff and One Box for Defendant)*
(For Diversity Cases Only)

	PTF	DEF		PTF	DEF
Citizen of This State	☐ 1	☐ 1	Incorporated *or* Principal Place of Business In This State	☐ 4	☐ 4
Citizen of Another State	☐ 2	☒ 2	Incorporated *and* Principal Place of Business In Another State	☒ 5	☐ 5
Citizen or Subject of a Foreign Country	☐ 3	☐ 3	Foreign Nation	☐ 6	☐ 6

IV. NATURE OF SUIT *(Place an "X" in One Box Only)*

CONTRACT
- ☐ 110 Insurance
- ☐ 120 Marine
- ☐ 130 Miller Act
- ☐ 140 Negotiable Instrument
- ☐ 150 Recovery of Overpayment & Enforcement of Judgment
- ☐ 151 Medicare Act
- ☐ 152 Recovery of Defaulted Student Loans (Excludes Veterans)
- ☐ 153 Recovery of Overpayment of Veteran's Benefits
- ☐ 160 Stockholders' Suits
- ☐ 190 Other Contract
- ☐ 195 Contract Product Liability
- ☐ 196 Franchise

REAL PROPERTY
- ☐ 210 Land Condemnation
- ☐ 220 Foreclosure
- ☐ 230 Rent Lease & Ejectment
- ☐ 240 Torts to Land
- ☐ 245 Tort Product Liability
- ☐ 290 All Other Real Property

TORTS

PERSONAL INJURY
- ☐ 310 Airplane
- ☐ 315 Airplane Product Liability
- ☐ 320 Assault, Libel & Slander
- ☐ 330 Federal Employers' Liability
- ☐ 340 Marine
- ☐ 345 Marine Product Liability
- ☐ 350 Motor Vehicle
- ☐ 355 Motor Vehicle Product Liability
- ☐ 360 Other Personal Injury
- ☐ 362 Personal Injury - Medical Malpractice

PERSONAL INJURY
- ☐ 365 Personal Injury - Product Liability
- ☐ 367 Health Care/ Pharmaceutical Personal Injury Product Liability
- ☐ 368 Asbestos Personal Injury Product Liability

PERSONAL PROPERTY
- ☐ 370 Other Fraud
- ☐ 371 Truth in Lending
- ☐ 380 Other Personal Property Damage
- ☐ 385 Property Damage Product Liability

CIVIL RIGHTS
- ☐ 440 Other Civil Rights
- ☐ 441 Voting
- ☐ 442 Employment
- ☐ 443 Housing/ Accommodations
- ☐ 445 Amer. w/Disabilities - Employment
- ☐ 446 Amer. w/Disabilities - Other
- ☐ 448 Education

PRISONER PETITIONS

Habeas Corpus:
- ☐ 463 Alien Detainee
- ☐ 510 Motions to Vacate Sentence
- ☐ 530 General
- ☐ 535 Death Penalty

Other:
- ☐ 540 Mandamus & Other
- ☐ 550 Civil Rights
- ☐ 555 Prison Condition
- ☐ 560 Civil Detainee - Conditions of Confinement

FORFEITURE/PENALTY
- ☐ 625 Drug Related Seizure of Property 21 USC 881
- ☐ 690 Other

LABOR
- ☐ 710 Fair Labor Standards Act
- ☐ 720 Labor/Management Relations
- ☐ 740 Railway Labor Act
- ☐ 751 Family and Medical Leave Act
- ☐ 790 Other Labor Litigation
- ☐ 791 Employee Retirement Income Security Act

IMMIGRATION
- ☐ 462 Naturalization Application
- ☐ 465 Other Immigration Actions

BANKRUPTCY
- ☐ 422 Appeal 28 USC 158
- ☐ 423 Withdrawal 28 USC 157

PROPERTY RIGHTS
- ☐ 820 Copyrights
- ☐ 830 Patent
- ☐ 840 Trademark

SOCIAL SECURITY
- ☐ 861 HIA (1395ff)
- ☐ 862 Black Lung (923)
- ☐ 863 DIWC/DIWW (405(g))
- ☐ 864 SSID Title XVI
- ☐ 865 RSI (405(g))

FEDERAL TAX SUITS
- ☐ 870 Taxes (U.S. Plaintiff or Defendant)
- ☐ 871 IRS—Third Party 26 USC 7609

OTHER STATUTES
- ☐ 375 False Claims Act
- ☐ 400 State Reapportionment
- ☐ 410 Antitrust
- ☐ 430 Banks and Banking
- ☐ 450 Commerce
- ☐ 460 Deportation
- ☐ 470 Racketeer Influenced and Corrupt Organizations
- ☒ 480 Consumer Credit
- ☐ 490 Cable/Sat TV
- ☐ 850 Securities/Commodities/ Exchange
- ☐ 890 Other Statutory Actions
- ☐ 891 Agricultural Acts
- ☐ 893 Environmental Matters
- ☐ 895 Freedom of Information Act
- ☐ 896 Arbitration
- ☐ 899 Administrative Procedure Act/Review or Appeal of Agency Decision
- ☐ 950 Constitutionality of State Statutes

V. ORIGIN *(Place an "X" in One Box Only)*

- ☐ 1 Original Proceeding
- ☐ 2 Removed from State Court
- ☐ 3 Remanded from Appellate Court
- ☐ 4 Reinstated or Reopened
- ☐ 5 Transferred from Another District *(specify)*
- ☐ 6 Multidistrict Litigation

VI. CAUSE OF ACTION

Cite the U.S. Civil Statute under which you are filing *(Do not cite jurisdictional statutes unless diversity)*:

Brief description of cause:

VII. REQUESTED IN COMPLAINT:

☐ CHECK IF THIS IS A CLASS ACTION UNDER RULE 23, F.R.Cv.P.

DEMAND $

CHECK YES only if demanded in complaint:
JURY DEMAND: ☐ Yes ☒ No

VIII. RELATED CASE(S) IF ANY

(See instructions): JUDGE ____ DOCKET NUMBER ____

DATE 4/18/14

SIGNATURE OF ~~ATTORNEY OF RECORD~~ Pro Se Attorney

FOR OFFICE USE ONLY

RECEIPT # ____ AMOUNT ____ APPLYING IFP ____ JUDGE ____ MAG. JUDGE ____

INSTRUCTIONS FOR ATTORNEYS COMPLETING CIVIL COVER SHEET FORM JS 44

Authority For Civil Cover Sheet

The JS 44 civil cover sheet and the information contained herein neither replaces nor supplements the filings and service of pleading or other papers as required by law, except as provided by local rules of court. This form, approved by the Judicial Conference of the United States in September 1974, is required for the use of the Clerk of Court for the purpose of initiating the civil docket sheet. Consequently, a civil cover sheet is submitted to the Clerk of Court for each civil complaint filed. The attorney filing a case should complete the form as follows:

I.(a) **Plaintiffs-Defendants.** Enter names (last, first, middle initial) of plaintiff and defendant. If the plaintiff or defendant is a government agency, use only the full name or standard abbreviations. If the plaintiff or defendant is an official within a government agency, identify first the agency and then the official, giving both name and title.

(b) **County of Residence.** For each civil case filed, except U.S. plaintiff cases, enter the name of the county where the first listed plaintiff resides at the time of filing. In U.S. plaintiff cases, enter the name of the county in which the first listed defendant resides at the time of filing. (NOTE: In land condemnation cases, the county of residence of the "defendant" is the location of the tract of land involved.)

(c) **Attorneys.** Enter the firm name, address, telephone number, and attorney of record. If there are several attorneys, list them on an attachment, noting in this section "(see attachment)".

II. **Jurisdiction.** The basis of jurisdiction is set forth under Rule 8(a), F.R.Cv.P., which requires that jurisdictions be shown in pleadings. Place an "X" in one of the boxes. If there is more than one basis of jurisdiction, precedence is given in the order shown below.
United States plaintiff. (1) Jurisdiction based on 28 U.S.C. 1345 and 1348. Suits by agencies and officers of the United States are included here.
United States defendant. (2) When the plaintiff is suing the United States, its officers or agencies, place an "X" in this box.
Federal question. (3) This refers to suits under 28 U.S.C. 1331, where jurisdiction arises under the Constitution of the United States, an amendment to the Constitution, an act of Congress or a treaty of the United States. In cases where the U.S. is a party, the U.S. plaintiff or defendant code takes precedence, and box 1 or 2 should be marked.
Diversity of citizenship. (4) This refers to suits under 28 U.S.C. 1332, where parties are citizens of different states. When Box 4 is checked, the citizenship of the different parties must be checked. (See Section III below; **NOTE: federal question actions take precedence over diversity cases.**)

III. **Residence (citizenship) of Principal Parties.** This section of the JS 44 is to be completed if diversity of citizenship was indicated above. Mark this section for each principal party.

IV. **Nature of Suit.** Place an "X" in the appropriate box. If the nature of suit cannot be determined, be sure the cause of action, in Section VI below, is sufficient to enable the deputy clerk or the statistical clerk(s) in the Administrative Office to determine the nature of suit. If the cause fits more than one nature of suit, select the most definitive.

V. **Origin.** Place an "X" in one of the six boxes.
Original Proceedings. (1) Cases which originate in the United States district courts.
Removed from State Court. (2) Proceedings initiated in state courts may be removed to the district courts under Title 28 U.S.C., Section 1441. When the petition for removal is granted, check this box.
Remanded from Appellate Court. (3) Check this box for cases remanded to the district court for further action. Use the date of remand as the filing date.
Reinstated or Reopened. (4) Check this box for cases reinstated or reopened in the district court. Use the reopening date as the filing date.
Transferred from Another District. (5) For cases transferred under Title 28 U.S.C. Section 1404(a). Do not use this for within district transfers or multidistrict litigation transfers.
Multidistrict Litigation. (6) Check this box when a multidistrict case is transferred into the district under authority of Title 28 U.S.C. Section 1407. When this box is checked, do not check (5) above.

VI. **Cause of Action.** Report the civil statute directly related to the cause of action and give a brief description of the cause. **Do not cite jurisdictional statutes unless diversity.** Example: U.S. Civil Statute: 47 USC 553 Brief Description: Unauthorized reception of cable service

VII. **Requested in Complaint.** Class Action. Place an "X" in this box if you are filing a class action under Rule 23, F.R.Cv.P.
Demand. In this space enter the actual dollar amount being demanded or indicate other demand, such as a preliminary injunction.
Jury Demand. Check the appropriate box to indicate whether or not a jury is being demanded.

VIII. **Related Cases.** This section of the JS 44 is used to reference related pending cases, if any. If there are related pending cases, insert the docket numbers and the corresponding judge names for such cases.

Date and Attorney Signature. Date and sign the civil cover sheet.

JOSE SANTOS ORELLANA
4041 HALLDALE AVE
LOS ANGELES
Pro Se

RECEIVED
MAR 1 0 2014
AT 8:30_____M
WILLIAM T. WALSH
CLERK

RECEIVED
MAR 1 2 2014
SUPERIOR COURT
CLERK'S OFFICE

UNITED STATES DISTRICT COURT
FOR THE DISTRICT OF NEW JERSEY

IN RE APPLICATION BY GREEN TREE SERVICING LLC TO ISSUE REMEDIATED NOTICES OF INTENT TO FORECLOSE IN CERTAIN UNCONTESTED FORECLOSURES	: Case No._____ : [formerly SUPERIOR COURT OF NEW JERSEY CHANCERY DIVISION PASSAIC COUNTY DOCKET NO. F-35398-13 :

NOTICE OF REMOVAL

JOSE SANTOS ORELLANA, hereby removes DOCKET NO. F-35398-13, from the SUPERIOR COURT OF NEW JERSEY, CHANCERY DIVISION PASSAIC COUNTY, to the UNITED STATES DISTRICT COURT FOR THE DISTRICT OF NEW JERSEY pursuant to Title 15 › Chapter 41 › Subchapter V › § 1601, *et seq.*, and Title 28 › Part IV › Chapter 89 › § 1332, § 1441 and § 1446, of the United States Code and as ground for its removal, hereby states under Oath, as follows:

JURISDICTION

Complete Diversity

1. On October 03rd, 2013, Applicant Plaintiff, GREEN TREE SERVICING LLC, "GTS," filed the removed Complaint in NEW JERSEY State Court.

2. Diversity is complete as to Plaintiff GREEN TREE SERVICING LLC, alleging its organizational jurisdictional, registered with the STATE of NEW JERSEY, as a **ST PAUL MINNESOTA** LLC, and attaching documents identifying it as a **TEMPE**

ARIZONA LLC, both diverse to and JOSE SANTOS ORELLANA, domiciled in NEW JERSEY, and the property *situs* in Burlington County, State of New Jersey.

All rights and objections are reserved, no waivers.

Federal Preemption Grounds for Removal

3. The collection of federal debt is the exclusive arena of the federal law and federally guaranteed loan foreclosures are the exclusive province of the Secretary of the Department of Housing and Urban Development.

4. The underlying obligation was a Fannie Mae originated product.

5. Fannie Mae is a federal corporation, chartered under the United States Code, is a real party in interest, and a necessary and proper party.

6. GREEN TREE SERVICING LLC is not the consumer credit originator of the contract alleged with JOSE SANTOS ORELLANA, but identifies itself as a third party debt collector of a federally guaranteed loan.

7. The prosecution of debt collection of defaulted mortgages is exclusively the province of the Secretary of the Department of Housing and Urban Development, "Secretary," or a duly authorized and appointed delegate.

8. The Complaint was required, but failed to allege preliminary and material facts prerequisite to the allegation of a claim of proper debt instrument ownership, and assignment *i.e.*, authorized foreclosure and for possession. 12 USC §3151.

9. As required by Title 28 › Part IV › Chapter 89 › commencing with § 1446(a), copies of all process, pleading, orders, and other papers or exhibits filed in the State Court case are attached hereto as Exhibit "1," and made part herein by reference.

10. Process was inexplicably delayed for out of state service, with receipt by JOSE SANTOS ORELLANA on December 20, 2013.

11. Delay in the out of state (California) service rendered the time to respond and object by out of state party JOSE SANTOS ORELLAN, legally insufficient as ordered after delayed service of notice by GTS.

12. STERN LAVINTHAL & FRANKENBERG LLC, 105 Eisenhower Parkway, Suite 302, Roseland, New Jersey 07068, 973 797-1100, is a retained attorney and/or federal third party debt collection law firm without ratification of commencement alleged in the Complaint.

13. The prosecution of the third party collection of the alleged federal debt is exclusively within the original jurisdiction of the United States District Court and NEW JERSEY law is preempted.

14. The law of the contract contained within a MULTI STATE – Fannie Mae/Freddie Mac UNIFORM INSTRUMENT consumer credit origination instruments, state that the:

*"(I) "Applicable Law" **means all controlling applicable federal**, state and local statutes, regulations ordinances and administrative rules and orders (that have the effect of law) as well as all applicable final, non-appealable judicial opinions."*

15. The contract sued upon, governing the third party debt collection, agrees with federal preemption of NEW JERSEY State judicial foreclosure law.

16. Third party debt collection attorneys, FNMA, STERN LAVINTHAL & FRANKENBERG LLC, likely retained by the mortgage insurer, misused the NEW JERSEY State judicial foreclosure procedure to collect a federal third party debt, where the debt collection procedure is governed exclusively by federal law. Title 15 › Chapter 41 › Subchapter V › § 1601 *et seq.*, Title 28 › Part VI › Chapter 176.

17. Such misconduct and misuse of process interfered with the timely and material objection and response to the claim, supports removal and warrants finding that the Plaintiff acted in bad faith to prevent removal of the action. Title 28 › Part IV › Chapter 89 › § 1446(c)(3)(B).

18. Title 28 › Part VI › Chapter 176 › Subchapter A › § 3001 of the United States Code states:

"(a) In General.— Except as provided in subsection (b), the [1] chapter

provides the exclusive civil procedures for the United States—

(1) to recover a judgment on a debt;"

19. Title 15 › Chapter 41 › Subchapter V › § 1601, *et seq.*, of the United States Code regulates deceptive and unfair debt collection practices and governs the activity of GREEN TREE SERVICING LLC in enforcing the collection of the alleged debt.

20. GREEN TREE SERVICING LLC failed, within five days after the initial communication with consumer JOSE SANTOS ORELLANA, in connection with the collection of the alleged debt, to send a written notice containing—

(1) the correct amount of the debt;

(2) the name of the creditor to whom the debt is owed;

(3) a statement that unless the consumer, within thirty days after receipt of the notice, disputes the validity of the debt, or any portion thereof, the debt will be assumed to be valid by the debt collector;

(4) a statement that if the consumer notifies the debt collector in writing within the thirty-day period that the debt, or any portion thereof, is disputed, the debt collector will obtain verification of the debt or a copy of a judgment against the consumer and a copy of such verification or judgment will be mailed to the consumer by the debt collector; and

(5) a statement that, upon the consumer's written request within the thirty-day period, the debt collector will provide the consumer with the name and address of the original creditor, if different from the current creditor.

21. The legal action by GREEN TREE SERVICING LLC, a third party debt collector, is not construed as authorized by Title 15.

22. GREEN TREE SERVICING LLC, a third party debt collector was required to bring its action to enforce an alleged debt concerning an interest in real property against consumer credit transaction participant JOSE SANTOS ORELLANA, in the case of an action to enforce an alleged consumer credit obligation, only in the judicial

district or similar legal entity in which such real property is located.

Venue

23. Venue is proper in this Court pursuant to 28 USC 1441(a) and 1446(b) because the UNITED STATES DISTRICT COURT FOR THE EASTERN DISTRICT OF NEW JERSEY, is the federal judicial district or similar entity embracing the SUPERIOR COURT OF NEW JERSEY COURT, CHANCERY DIVISION, COUNTY OF PASSAIC, where the State Court Action was originally filed. A copy of the New Jersey State Court Verified Complaint is attached hereto as Exhibit "1."

Amount in Controversy

24. An action to enforce any liability created by this the Consumer Protection Act and amendment by the Fair Debt Collection Practices Act, may be brought in any appropriate United States district court without regard to the amount in controversy, within one year from the date on which the violation occurs.

25. This action for the collection of federal debt, properly in the DISTRICT or other entity, has no minimum amount controversy.

26. The State Court action may be properly removed to this Court.

Notice

27. Written notice of removal of this action will be promptly served to Applicant GREEN TREE SERVICING LLC and a NOTICE OF FILING, filed with the Clerk of the SUPERIOR COURT OF NEW JERSEY COURT, CHANCERY DIVISION, COUNTY OF PASSAIC. A copy of the Notice of Filing is attached hereto as Exhibit "2."

DATED this 27 day of February, 2014

JOSE SANTOS ORELLANA
Pro Se

By: _____ MP All Rights Reserved

CERTIFICATE OF SERVICE

I HEREBY CERTIFY that a true and correct copy of the foregoing was served via regular U.S. Mail to:

GREEN TREE SERVICING LLC
c/o STERN LAVINTHAL & FRANKENBERG LLC
105 Eisenhower Parkway – Suite 302
Roseland NJ 07068
(973) 797-1100

Dated: This 27 day of February, 2014

Declarant

* * * * * * * * * * * * * * * * * * * *

Exhibit 1

RECEIVED THURSDAY 10/3/2013 2:37:45 PM 10999663

FILED Oct 03, 2013

STERN LAVINTHAL & FRANKENBERG LLC
105 Eisenhower Parkway - Suite 302
Roseland, NJ 07068
(973) 797-1100
Attorneys for Green Tree Servicing LLC

IN RE APPLICATION BY GREEN TREE SERVICING LLC TO ISSUE REMEDIATED NOTICES OF INTENT TO FORECLOSE IN CERTAIN UNCONTESTED FORECLOSURES	:	**SUPERIOR COURT OF NEW JERSEY CHANCERY DIVISION PASSAIC COUNTY**
		CIVIL ACTION F -035398-13
		VERIFIED COMPLAINT

Plaintiff, **GREEN TREE SERVICING LLC** (the "Plaintiff," "Lender" "Servicer" or "Green Tree"), by and through counsel, Stern, Lavinthal & Frankenberg, LLC, brings this action pursuant to the April 4, 2012 Order of the New Jersey Supreme Court that was entered following the Court's decision in U.S. Bank, N.A. v Guillaume, 209 N.J.449 (2012), and h e r e b y says as follows:

1. Green Tree holds and services mortgage loans (The "Loan" or "Mortgage Loans") encumbering residential properties (the "Mortgaged Properties") in several states, including the State of New Jersey.

2. In its role as Servicer of a loan, Green Tree undertakes payment collection/application, loss mitigation (modifications, short sales, deeds in lieu of Foreclosure, etc.) and collection efforts, including Foreclosure with respect to a Mortgage Loan. If a Loan is owned by another entity, Green Tree undertakes these efforts in accordance with the contracts that govern its relationship with the owner of the Loan as well as the Loan documents, Rules of Court and applicable law. In order to meet its obligations in servicing the loans it holds and the loans it

services, Green Tree maintains business records which reflect the status and activity of each loan. Those records include information relevant to the payments, escrow disbursements, amounts due, and whether a Loan is in default. This information is maintained in Green Tree's business records, which are made contemporaneously with a transaction, and which are created and maintained in the regular course of its business. In cases in which Green Tree is only the servicer (and not also the lender), the lender is not likely to have possession of the relevant servicing information, as was recognized by the Supreme Court in the June 2011 revisions to Court Rules 4:64-1 and 4:64-2.

3. Attached as Exhibit A, is the current list of certain pending Foreclosures for which Green Tree is seeking to serve remediated NOIs (collectively, the "Remediated NOI List"). While Green Tree does not appear as the Plaintiff on the Remediated NOI List, due to a transfer of the loans, the loans are currently held and serviced by Green Tree.

4. One of the duties of a Servicer of a defaulted mortgage loan in New Jersey is to prepare and serve the Notice of Intent to Foreclose (the "NOI") in accordance with applicable contracts and as required by the Fair Foreclosure Act (the "FFA"), N.J.S.A. 2A:50-56, et seq. The NOI is prepared based on Loan records maintained by Green Tree and includes, among other information, the amount that is required to reinstate the Loan and the date by which reinstatement must occur.

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

6. Following their decision in Guillaume, the 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 as to why Plaintiffs in any uncontested residential mortgage Foreclosure actions filed on or before February 27, 2012 , in which Final Judgment has not been entered, who caused NOIs to be served that are not strictly compliant with the Fair Foreclosure Act as recently interpreted, should not be allowed to serve remediated NOIs on defendants/mortgagors and/or parties obligated on the debt (the "Foreclosure Defendants").

7. The April 4th Order further provides that any Remediated NOI must be accompanied by a letter (the "Explanatory Letter") to the Foreclosure Defendants 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 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. A substantial number of loans has been serviced released or transferred to Green Tree over the course of the last several months, from other servicers or lenders. Of those loans, Green Tree has identified a population of Foreclosures in which the previously served NOIs may not have been strictly compliant with the FFA as recently interpreted. These Foreclosures are identified on the Remediated NOI list. The Remediated NOI List was reviewed for accuracy to verify the statuses of the Foreclosures; the effect of loss mitigation on pending Foreclosures, whether there are relevant bankruptcy proceedings and whether, there were intervening deaths of Foreclosure Defendants since the original NOIs were sent.

9. The Remediated NOI List identifies certain Loans which are non-contested pre

Final Judgment actions where the complaint was filed on or before February 27, 2012, in the NOIs did not provide the address of the lender as required by NJSA 2A:50-56©(11) and/or the NOI did not include the name of a contact for asking questions, and/or Green Tree may lack sufficient information to verify that the NOI was sent in accordance with the FFA. Specifically, as directed by the Supreme Court in Guillaume and the April 4th Order, the Remediated NOI List identifies certain uncontested Foreclosures that were filed on or before February 27, 2012 in which Final Judgment has not been entered, and in which Green Tree is seeks leave to send a remediated NOI.

10. The Remediated NOI List identifies (1) the name of the Plaintiff in the Foreclosure, (2) the name of the Foreclosure Defendant, (3) the Foreclosure docket number, (4) the Vicinage, (5) whether the Foreclosure is contested,1 and (6) the name of the Foreclosure attorney.2 While Green Tree is not the Plaintiff in each of the Foreclosures, it is the holder and Servicer of each such Loan, maintains the Loan Records for each such Loan and is responsible for mailing the remediated NOI.

11. To comply with the April 4th Order, attached as Exhibit "B" to the Verified Complaint is the proposed form of Explanatory Letter that Green Tree intends to cause to be sent to each Foreclosure Defendant on the Remediated NOI List. In accordance with the Supreme Court in the April 4th Order, the proposed form of Explanatory Letter:

a. explains the reason why the Remediated NOI is being served;

b. explains the procedure to follow in the event a Foreclosure Defendant wishes to object to the Remediated NOI;

c. identifies the borrower's name, Loan number, Plaintiff and a Docket number of the underlying Foreclosure;3

---

1 None of the matters listed on the Remediated NOI List is currently contested.
2 On each of the loans listed on Exhibit A, the foreclosure Attorney is Stern, Lavinthal & Frankenberg, LLC.
3 Because considerable time has passed since the NOIs were originally sent in the foreclosure actions, the Foreclosure Plaintiff initially identified in the caption may not be the current correct entity that will be listed in the corrected NOI. For the sake of clarity, the corrected NOI will list the current lender and lender's address and counsel will undertake to

d. identifies the individual(s) a Foreclosure Defendant should contact with any questions;

e. advises the Foreclosure Defendant of the right to object to the Remediated NOI as well as the right to cure the default within 35 days of the date of the Remediated NOI.

The remediated NOIs will exclude attorneys' fees and costs incurred in the pending Foreclosure.

12. Attached as Exhibit "C" to the Verified Complaint is the proposed form of Remediated NOI (the "Remediated NOI Template") which Green Tree will cause to be sent 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 cure their default, as described in the Order To Show Cause, without attorneys' fees or costs incurred in the pending Foreclosures.

13. Green Tree will cause to be served upon each of the Foreclosure Defendants, a copy of the Court's Order to Show Cause in this action, the form of Explanatory Letter attached as Exhibit A, and the Verified Complaint and all supporting Certifications (together the "OTSC Package").

14. The OTSC Package will also include a corrected NOI in the form attached as Exhibit C. The corrected NOI will include, inter alia, the information specific to the Foreclosure Defendant's mortgage loan, the default, the lender/holder's name and address and the amount required to reinstate.

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take appropriate steps to change the plaintiff in affected foreclosure actions were required.

15. Service of the OTSC package will be conducted in accordance with the requirements of the Fair Foreclosure Act.[4]

WHEREFORE, Plaintiff respectfully requests that this Court enter an Order permitting Green Tree to issue remediated NOIs in an omnibus manner as permitted in the April 4, 2012 Order to include the name and address of the Lender in certain pending, uncontested Foreclosures identified on the Remediated NOI List and for such other and further relief as this Court deems just and equitable.

Stern, Lavinthal & Frankenberg, LLC
Attorneys for Green Tree Servicing, LLC

DATED: 10/3/13

By: Laura Scurko, Esq
Attorneys for Plaintiff

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, 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, and the

4 Green Tree will cause to be served those Foreclosure Defendants who have informed Green Tree that they have retained counsel with the OTSC Package in accordance with the procedures set forth in the Fair Foreclosure Act. Green Tree will also serve counsel in such cases with the OTSC Package.

Verified Complaint filed on behalf of Green Tree Servicing LLC at Docket Number F-13034-13.

I further certify that I am unaware of any non-party who should be joined in this action pursuant to Rule 4:28 or who is subject to joinder pursuant to Rule 4:29-1 (b) because of potential liability to any party based on the same transactional facts.

Dated: 10/3/13

Laura Seurko Esquire

VERIFICATION

I, Sandra Williams, of full age certify as follows:

1. I am Assistant Vice President of Green Tree Servicing LLC.

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.

Sandra Williams

Sandra Williams

Dated: 10.03.2013

EXHIBIT A

REMEDIATED NOI LIST

Mortgagor Name	Obligors	Complaint Docket Number	Plaintiff	PropertyCounty
ABDELLATIF, SAMIR	ABDELLATIF, SAMIR	F-038260-10	BAC HOME LOANS SERVICING, L.P. FKA COUNTRYWIDE HOME LOANS SERVICING, L.P.	Hudson, NJ
ABDEL-WAHAB, AIMN M	ABDEL-WAHAB, AIMN M	F-037908-10	BAC HOME LOANS SERVICING, L.P. f/k/a COUNTRYWIDE HOME LOANS SERVICING, L.P.	Somerset, NJ
ABREU, GUIDO	ABREU, GUIDO	F-14259-10	BANK OF AMERICA, N.A.	Middlesex, NJ
ADAM, CORDELIA	ADAM, CORDELIA	F-044921-10	BANK OF AMERICA, N.A	Monmouth, NJ
ADAMS, ELBERT	ADAMS, ELBERT ,ADAMS, HIS	F-034584-10	BAC HOME LOANS SERVICING, L.P. FKA COUNTRYWIDE HOME LOANS SERVICING, L.P.	Camden, NJ
ADAMS, ELBERT R.	ADAMS, ELBERT R.ADAMS, N	F-034883-10	BAC HOME LOANS SERVICING, L.P. FKA COUNTRYWIDE HOME LOANS SERVICING, L.P.	Camden, NJ
ADAMS, KAREN Y.	ADAMS, KAREN Y.	F-04138-10	BAC HOME LOANS SERVICING, LP F/K/A COUNTRYWIDE HOME LOANS SERVICING, LP	Camden, NJ
ADAMS, MICHAEL O.	ADAMS, MICHAEL O.	F-045877-10	BAC HOME LOANS SERVICING, L.P. F/K/A COUNTRYWIDE HOME LOANS SERVICING, L.P.	Union, NJ
ADLER, CHAYA BAILA	ADLER, CHAYA BAILA	F-26666-10	BAC HOME LOANS SERVICING, LP F/K/A COUNTRYWIDE HOME LOANS SERVICING, LP	Ocean, NJ
AHREM, KEN	AHREM, KEN	F-042830-10	BAC HOME LOANS SERVICING, L.P., F/K/A COUNTRYWIDE HOME LOANS SERVICING, L.P.	Camden, NJ
ALAS, JOSE	ALAS, JOSE ,CHACON, HIS W	F-34298-10	BAC HOME LOANS SERVICING, L.P. FKA COUNTRYWIDE HOME LOANS SERVICING, L.P.	Union, NJ
ALI, RUMAN	ALI, RUMAN	F-11641-10	BAC HOME LOANS SERVICING, LP FKA COUNTRYWIDE HOME LOANS SERVICING LP	Passaic, NJ
ALLVORD, LANCE	ALLVORD, LANCE	F-045429-10	BANK OF AMERICA, N.A.	Gloucester, NJ
ALMEIDA, GEORGE A	ALMEIDA, GEORGE A.	F-059785-10	BAC HOME LOANS SERVICING, L.P. F/K/A COUNTRYWIDE HOME LOANS SERVICING, L.P.	Union, NJ
ALMOUBAYED, MOHAMAD	ALMOUBAYED, MOHAMAD	F-042849-10	BAC HOME LOANS SERVICING, LP FKA COUNTRYWIDE HOME LOANS SERVICING LP	Camden, NJ
ALVAREZ, JOHN S	ALVAREZ, JOHN S.	F-048520-10	BAC HOME LOANS SERVICING, L.P. F/K/A COUNTRYWIDE HOME LOANS SERVICING, L.P.	Hudson, NJ
ALVAREZ, YURI	ALVAREZ, YURI	F-043101-10	BAC HOME LOANS SERVICING, L.P. F/K/A COUNTRYWIDE HOME LOANS SERVICING, L.P.	Essex, NJ
ALY, MOHAMED	ALY, MOHAMED	F-22320-06	BANK OF NEW YORK AS TRUSTEE FOR THE CERTIFICATEHOLDER S CWABS, INC. ASSET-BACKED CERTIFICATES SERIES 2005-12	Essex, NJ
ANCHETA, JEROME L	ANCHETA, JEROME L	F-044069-10	BAC HOME LOANS SERVICING, L.P. F/K/A COUNTRYWIDE HOME LOANS SERVICING, L.P.	Camden, NJ
ANDERSON, KAREN S	ANDERSON, KAREN S.	F-053947-10	BANK OF AMERICA, N.A.	Camden, NJ
ANTICO, ERIC J.	ANTICO, ERIC J.	F-047185-10	BAC HOME LOANS SERVICING, L.P. FKA COUNTRYWIDE HOME LOANS SERVICING, L.P.	Monmouth, NJ
ARIAS, JIMMY F.	ARIAS, JIMMY F.	F-044523-10	BAC HOME LOANS SERVICING, L.P. F/K/A COUNTRYWIDE HOME LOANS SERVICING, L.P.	Somerset, NJ
ARIAS, JUAN; PENALO, JULIANA	ARIAS, JUAN	F-40550-08	BAC HOME LOANS SERVICING LP F/K/A COUNTRYWIDE HOME LOANS SERVICING LP	Passaic, NJ
ASHNAULT, TAMARA	ASHNAULT, TAMARA	F-055419-10	BAC HOME LOANS SERVICING L.P. F/K/A COUNTRYWIDE HOME LOANS SERVICING L.P.	Ocean, NJ

ASIAN, SAUL	ASIAN, SAUL	F-051069-10	BAC HOME LOANS SERVICING, L.P. F/K/A COUNTRYWIDE HOME LOANS SERVICING, L.P.	Union, NJ
ASRANI, SAJNI	ASRANI, SAJNI ,MISTRY, HER	F-049405-10	BAC HOME LOANS SERVICING, L.P. F/K/A COUNTRYWIDE HOME LOANS SERVICING, L.P.	Hudson, NJ
AUERBACH, ALLEN	AUERBACH, ALLEN	F-32953-10	BAC HOME LOANS SERVICING, LP FKA COUNTRYWIDE HOME LOANS SERVICING, LP	Salem, NJ
AUERBACH, ALLEN	AUERBACH, ALLEN	F-32953-10	BAC HOME LOANS SERVICING, LP FKA COUNTRYWIDE HOME LOANS SERVICING, LP	Salem, NJ
AURIEMMA, MICHAEL		F-03274-10	BAC HOME LOANS SERVICING, L.P. f/k/a COUNTRYWIDE HOME LOANS SERVICING, L.P.	Middlesex, NJ
AVENOSO, MICHAEL D.	AVENOSO, MICHAEL D.	F-11663-10	BAC HOME LOANS SERVICING, L.P. f/k/a COUNTRYWIDE HOME LOANS SERVICING, L.P.	Middlesex, NJ
AYALA, JIMENA; SANTOS, PAUL	AYALA, JIMENA	F-43999-08	COUNTRYWIDE HOME LOANS, INC.	Union, NJ
BACK, KYUNG HO	BACK, KYUNG HO	F-048418-10	BAC HOME LOANS SERVICING, L.P. F/K/A COUNTRYWIDE HOME LOANS SERVICING, L.P.	Bergen, NJ
BAK, CHAE GUN	BAK, CHAE GUN	F-33930-10	BAC HOME LOANS SERVICING, L.P. FKA COUNTRYWIDE HOME LOANS SERVICING, L.P.	Bergen, NJ
BALINT, ERNEST J.	BALINT, ERNEST J.,BALINT, H	F-30668-10	BAC HOME LOANS SERVICING, LP FKA COUNTRYWIDE HOME LOANS SERVICING, LP	Sussex, NJ
BARBARIS, NEAL	BARBARIS, NEAL	F-042832-10	BAC HOME LOANS SERVICING, L.P. F/K/A COUNTRYWIDE HOME LOANS SERVICING, L.P.	Passaic, NJ
BARRERA, PATRICIA V.	BARRERA, PATRICIA V.	F-045057-10	BAC HOME LOANS SERVICING, L.P. F/K/A COUNTRYWIDE HOME LOANS SERVICING, L.P.	Bergen, NJ
BARRIENTOS, RALPH	BARRIENTOS, RALPH	F-038833-10	BAC HOME LOANS SERVICING, L.P. F/K/A COUNTRYWIDE HOME LOANS SERVICING, L.P.	Mercer, NJ
BARTLETT, JR., WILLIAM C.	BARTLETT, JR., WILLIAM C.	F-042864-10	BAC HOME LOANS SERVICING, L.P., F/K/A COUNTRYWIDE HOME LOANS SERVICING, L.P.	Sussex, NJ
BAUER, ELLIOT	BAUER, ELLIOT	F-22985-10	BAC HOME LOANS SERVICING, LP FKA COUNTRYWIDE HOME LOANS SERVICING, LP	Monmouth, NJ
BEAL, JEFFREY A	BEAL, JEFFREY A	F-042991-10	BAC HOME LOANS SERVICING, L.P. F/K/A COUNTRYWIDE HOME LOANS SERVICING, L.P.	Salem, NJ
BEGUM, HUSNEARA	BEGUM, HUSNEARA	F-044476-10	BAC HOME LOANS SERVICING, L.P. F/K/A COUNTRYWIDE HOME LOANS SERVICING, L.P.	Passaic, NJ
BENTHALL, AZARIAH	BENTHALL, AZARIAH	F-042986-10	BAC HOME LOANS SERVICING, L.P. F/K/A COUNTRYWIDE HOME LOANS SERVICING, L.P.	Essex, NJ
BERGEN, COLLEEN	BERGEN, COLLEEN	F-046411-10	BAC HOME LOANS SERVICING, L.P. FKA COUNTRYWIDE HOME LOANS SERVICING, L.P.	Ocean, NJ
BERSANI, FRANK J. JR.	BERSANI JR., FRANK J.	F-048378-10	BAC HOME LOANS SERVICING, L.P. F/K/A COUNTRYWIDE HOME LOANS SERVICING, L.P.	Camden, NJ
BILLOW, BRUCE	BILLOW, BRUCE	F-044221-10	BAC HOME LOANS SERVICING, L.P. FKA COUNTRYWIDE HOME LOANS SERVICING, L.P.	Camden, NJ
BINA, SHARMIN S.; MANNAN, JUNTO A.	BINA, SHARMIN S.	F-45742-08	BAC HOME LOANS SERVICING LP F/K/A COUNTRYWIDE HOME LOANS SERVICING LP	Atlantic, NJ
BLACK, CYNTHIA	BLACK, CYNTHIA	F-05993-10	BAC HOME LOANS SERVICING, L.P. FKA COUNTRYWIDE HOME LOANS SERVICING, L.P.	Monmouth, NJ
BLACKSHEAR, WILLIAM	BLACKSHEAR, WILLIAM ,BLAC	F-049228-10	BAC HOME LOANS SERVICING, L.P. FKA COUNTRYWIDE HOME LOANS SERVICING, L.P.	Essex, NJ
BLANCHARD, KIMBERLY A.	BLANCHARD, KIMBERLY A. ,H	F-26640-10	BAC HOME LOANS SERVICING, L.P. f/k/a COUNTRYWIDE HOME LOANS SERVICING, L.P.	Hunterdon, NJ

BLATTENBERGER, DENISE	BLATTENBERGER, DENISE ,E	F-16341-10	BAC HOME LOANS SERVICING, L.P. F/K/A COUNTRYWIDE HOME LOANS SERVICING, L.P.	Burlington, NJ
BOYCE, PATRICIA A.	BOYCE, PATRICIA A.	F-07623-10	BAC HOME LOANS SERVICING, LP F/K/A COUNTRYWIDE HOME LOANS SERVICING, LP	Monmouth, NJ
BOYER, MELLISSA C	BOYER, MELLISSA C	F-047236-10	BAC HOME LOANS SERVICING LP FKA COUNTRYWIDE HOME LOANS SERVICING LP	Burlington, NJ
BRACHFELD, SHAYA ELUZER	BRACHFELD, SHAYA ELUZER	F-31859-10	FEDERAL NATIONAL MORTGAGE ASSOCIATION	Ocean, NJ
BRADLEY, CHARLOTTE A.	BRADLEY, CHARLOTTE A. ,R	F-19232-10	BAC HOME LOANS SERVICING, LP FKA COUNTRYWIDE HOME LOANS SERVICING, LP	Somerset, NJ
BRANNIGAN, CHRISTOPHER J	BRANNIGAN, CHRISTOPHER	F-055122-10	BAC HOME LOANS SERVICING, LP FKA COUNTRYWIDE HOME LOANS SERVICING, LP	Hudson, NJ
BRENNAN, MATTHEW J	BRENNAN, MATTHEW J.	F-048523-10	BAC HOME LOANS SERVICING, L.P. F/K/A COUNTRYWIDE HOME LOANS SERVICING, L.P.	Atlantic, NJ
BRESLIN, KIMBERLY A.	BRESLIN, KIMBERLY A.	F-043879-10	BAC HOME LOANS SERVICING, L.P. FKA COUNTRYWIDE HOME LOANS SERVICING, L.P.	Cape May, NJ
BRIGGS, RICHARD L	BRIGGS, HIS WIFE, SANDRA ,	F-048498-10	BAC HOME LOANS SERVICING, L.P. F/K/A COUNTRYWIDE HOME LOANS SERVICING, L.P.	Sussex, NJ
BRIGGS, ROBIN R	BRIGGS, ROBIN R	F-046548-10	BAC HOME LOANS SERVICING, L.P. F/K/A COUNTRYWIDE HOME LOANS SERVICING, L.P.	Mercer, NJ
BRITTINGHAM, ROBERT E.	BRITTINGHAM, ROBERT E.	F-05124-10	BAC HOME LOANS SERVICING, LP F/K/A COUNTRYWIDE HOME LOANS SERVICING, LP	Atlantic, NJ
BROWN, ARTHUR W	BROWN, ARTHUR W.	F-044706-10	BAC HOME LOANS SERVICING, L.P. F/K/A COUNTRYWIDE HOME LOANS SERVICING, L.P.	Mercer, NJ
BROWN, ARTHUR W	BROWN, ARTHUR W.	F-044732-10	BAC HOME LOANS SERVICING, L.P. F/K/A COUNTRYWIDE HOME LOANS SERVICING, L.P.	Mercer, NJ
BROWN, ARTHUR W.	BROWN, ARTHUR W	F-043156-10	BAC HOME LOANS SERVICING, L.P. F/K/A COUNTRYWIDE HOME LOANS SERVICING, L.P.	Mercer, NJ
BRUHN, ROBERT III	BRUHN III, ROBERT	F-04687-10	BAC HOME LOANS SERVICING, LP F/K/A COUNTRYWIDE HOME LOANS SERVICING, LP	Middlesex, NJ
BRUNO, SHANNON	BRUNO, SHANNON	F-33825-10	BAC HOME LOANS SERVICING, L.P. FKA COUNTRYWIDE HOME LOANS SERVICING, L.P.	Salem, NJ
BUKOVECKY, LAURA L.	BUKOVECKY, LAURA L.	F-33786-10	BAC HOME LOANS SERVICING, LP FKA COUNTRYWIDE HOME LOANS SERVICING, LP	Hunterdon, NJ
BURD, HARRY K.	BURD, HARRY K.,BURD, HIS	F-32759-10	BAC HOME LOANS SERVICING, LP FKA COUNTRYWIDE HOME LOANS SERVICING, LP	Warren, NJ
BUSARELLO, ROBERT JR	BUSARELLO, ROBERT	F-048437-10	BAC HOME LOANS SERVICING, L.P. F/K/A COUNTRYWIDE HOME LOANS SERVICING, L.P.	Camden, NJ
CABALLERO, LEONARDO	CABALLERO, LEONARDO	F-036734-10	BAC HOME LOANS SERVICING, L.P. F/K/A COUNTRYWIDE HOME LOANS SERVICING, L.P.	Union, NJ
CACCAVO, DAVID	CACCAVO, DAVID ,CACCAVO	F-30900-10	BAC HOME LOANS SERVICING, LP F/K/A COUNTRYWIDE HOME LOANS SERVICING, LP	Sussex, NJ
CAFIERO, KATHLEEN	CAFIERO, KATHLEEN	F-13388-10	BAC HOME LOANS SERVICING, L.P. f/k/a COUNTRYWIDE HOME LOANS SERVICING, L.P.	Monmouth, NJ
CALDAS, CARLOS	CALDAS, CARLOS	F-25635-10	BAC HOME LOANS SERVICING, LP FKA COUNTRYWIDE HOME LOANS SERVICING, LP	Cape May, NJ
CALELLA, JOSEPH	CALELLA, JOSEPH	F-33990-10	BAC HOME LOANS SERVICING, LP FKA COUNTRYWIDE HOME LOANS SERVICING, LP	Atlantic, NJ

CAMACHO, MAYRA	CAMACHO, MAYRA	F-03593-10	BAC HOME LOANS SERVICING, L.P. FKA COUNTRYWIDE HOME LOANS SERVICING, L.P.	Camden, NJ
CAMPBELL, JAMES		F-054249-10	BAC HOME LOANS SERVICING LP FKA COUNTRYWIDE HOME LOANS SERVICING LP	Hudson, NJ
CAMPOLONGO, STEPHEN	CAMPOLONGO, STEPHEN	F-044530-10	BAC HOME LOANS SERVICING, L.P. FKA COUNTRYWIDE HOME LOANS SERVICING, L.P.	Atlantic, NJ
CANNUSCIO, VINCENZO	CANNUSCIO, VINCENZO	F-07639-10	BAC HOME LOANS SERVICING, LP F/K/A COUNTRYWIDE HOME LOANS SERVICING, LP	Atlantic, NJ
CAPO, TRINIDAD	CAPO, TRINIDAD	F-050063-10	BAC HOME LOANS SERVICING, L.P. FKA COUNTRYWIDE HOME LOANS SERVICING, L.P.	Union, NJ
CARBONE, BENNY	CARBONE, BENNY ,CARBONI	F-044094-10	BAC HOME LOANS SERVICING, L.P. F/K/A COUNTRYWIDE HOME LOANS SERVICING, L.P.	Sussex, NJ
CARR, WALTER J. JR.	CARR JR., WALTER J. ,CARR	F-33978-10	BAC HOME LOANS SERVICING, LP FKA COUNTRYWIDE HOME LOANS SERVICING, LP	Camden, NJ
CASCELLA, PETER	CASCELLA, PETER	F-33901-10	BAC HOME LOANS SERVICING, LP FKA COUNTRYWIDE HOME LOANS SERVICING, LP	Morris, NJ
CASTANEDA, JUAN	CASTANEDA, JUAN	F-043227-10	BAC HOME LOANS SERVICING, L.P. F/K/A COUNTRYWIDE HOME LOANS SERVICING, L.P.	Atlantic, NJ
CASTANEDA, NEIL	CASTANEDA, NEIL	F-045671-10	BAC HOME LOANS SERVICING, L.P. F/K/A COUNTRYWIDE HOME LOANS SERVICING, L.P.	Union, NJ
CASTREJON, MARIA TERESA	CASTREJON, MARIA TERESA	F-044870-10	BAC HOME LOANS SERVICING, L.P. F/K/A COUNTRYWIDE HOME LOANS SERVICING, L.P.	Union, NJ
CASTRO, JORGE	CASTRO, JORGE	F-12009-10	BAC HOME LOANS SERVICING, L.P. f/k/a COUNTRYWIDE HOME LOANS SERVICING, L.P.	Union, NJ
CASTRO, VERBA	CASTRO, VERBA	F-07627-10	BAC HOME LOANS SERVICING, LP F/K/A COUNTRYWIDE HOME LOANS SERVICING, LP	Camden, NJ
CATANZARETI, FRANK A.	CATANZARETI, FRANK A.,CA	F-049126-10	BAC HOME LOANS SERVICING, L.P. F/K/A COUNTRYWIDE HOME LOANS SERVICING, L.P.	Hunterdon, NJ
CAULFIELD, JR. DAVID H.	CAULFIELD, DAVID H.	F-042839-10	BAC HOME LOANS SERVICING, L.P. FKA COUNTRYWIDE HOME LOANS SERVICING, L.P.	Salem, NJ
CHADDAR, SIKANDER H.	CHADDAR, SIKANDER H.	F-042868-10	BAC HOME LOANS SERVICING, L.P. F/K/A COUNTRYWIDE HOME LOANS SERVICING, L.P.	Atlantic, NJ
CHADHA, DEVESH	CHADHA, DEVESH	F-11297-10	BANK OF AMERICA, N.A., SUCCESSOR BY MERGER TO BAC HOME LOANS SERVICING, LP FKA COUNTRYWIDE HOME LOANS SERVICING, LP	Middlesex, NJ
CHANDO, WILLIAM J III	CHANDO, III, WILLIAM J.	F-045389-10	BAC HOME LOANS SERVICING, L.P. F/K/A COUNTRYWIDE HOME LOANS SERVICING, L.P.	Gloucester, NJ
CHARLEMAGNE, CARLENE	CHARLEMAGNE, CARLENE	F-11998-10	BANK OF AMERICA, N.A.	Essex, NJ
CHAUHAN, ANITA C.	CHAUHAN, ANITA C.	F-042869-10	BAC HOME LOANS SERVICING L.P. F/K/A COUNTRYWIDE HOME LOANS SERVICING L.P.	Mercer, NJ
CHEN, XIANG JIAO	CHEN, XIANG JIAO	F-036744-10	BAC HOME LOANS SERVICING, L.P. F/K/A COUNTRYWIDE HOME LOANS SERVICING, L.P.	Monmouth, NJ
CHOI, SUSAN	CHOI, SUSAN	F-043022-10	BAC HOME LOANS SERVICING, LP FKA COUNTRYWIDE HOME LOANS SERVICING LP	Bergen, NJ
CHRISTMAS, STEPHEN J.	CHRISTMAS, STEPHEN J.	F-26415-10	BAC HOME LOANS SERVICING, L.P. f/k/a COUNTRYWIDE HOME LOANS SERVICING, L.P.	Burlington, NJ
CICCANTI, JR., LOUIS E.	CICCANTI, JR., LOUIS E	F-048452-10	BAC HOME LOANS SERVICING, L.P. F/K/A COUNTRYWIDE HOME LOANS SERVICING, L.P.	Camden, NJ

CINCOTTI, DAWN M	CINCOTTI, DAWN M	F-33336-10	BAC HOME LOANS SERVICING, L.P. f/k/a COUNTRYWIDE HOME LOANS SERVICING, L.P.	Atlantic, NJ
CITARELLI, JOHN	CITARELLI, JOHN ,CITARELLI	F-048235-10	BAC HOME LOANS SERVICING, L.P. F/K/A COUNTRYWIDE HOME LOANS SERVICING, L.P.	Union, NJ
CLARK, DARRYL A	CLARK, DARRYL A	F-043950-10	BAC HOME LOANS SERVICING, L.P. F/K/A COUNTRYWIDE HOME LOANS SERVICING, L.P.	Union, NJ
CLARK, GARY J	CLARK, HIS WIFE, LINDA L.,CI	F-049555-10	BAC HOME LOANS SERVICING, LP FKA COUNTRYWIDE HOME LOANS SERVICING, LP	Monmouth, NJ
CLARK, JASON	CLARK, JASON	F-13279-10	BAC HOME LOANS SERVICING, L.P. f/k/a COUNTRYWIDE HOME LOANS SERVICING, L.P.	Passaic, NJ
CLARK, JOHN D.	CLARK, JOHN D.,KATHLEEN D	F-14519-10	BAC HOME LOANS SERVICING, LP FKA COUNTYRWIDE HOME LOANS SERVICING, LP	Morris, NJ
CLEVELAND, MICHAEL W.	CLEVELAND, MICHAEL W.	F-19208-10	BAC HOME LOANS SERVICING, LP FKA COUNTRYWIDE HOME LOANS SERVICING, LP	Burlington, NJ
CODNER, JOHN P.	CODNER, JOHN P.	F-09373-10	BAC HOME LOANS SERVICING, L.P. FKA COUNTRYWIDE HOME LOANS SERVICING, L.P.	Ocean, NJ
COHENS-FARROW, LAWREESE	COHENS-FARROW, LAWREES	F-06197-10	BAC HOME LOANS SERVICING, L.P. FKA COUNTRYWIDE HOME LOANS SERVICING, L.P.	Mercer, NJ
COLLEARY, MYCHELLE M.	COLLEARY, MYCHELLE M.	F-16443-10	BANK OF AMERICA, NATIONAL ASSOCIATION	Hudson, NJ
CONCEICAO, ADEILTON	CONCEICAO, ADEILTON	F-02276-10	BAC HOME LOANS SERVICING, L.P. FKA COUNTRYWIDE HOME LOANS SERVICING, L.P.	Bergen, NJ
CORTES, CARLOS A.	CORTES, CARLOS A.	F-22995-10	BAC HOME LOANS SERVICING,LP FKA COUNTRYWIDE HOME LOANS SERVICING, LP	Essex, NJ
COTET, ALEX	COTET, ALEX	F-049349-10	BAC HOME LOANS SERVICING, L.P. FKA COUNTRYWIDE HOME LOANS SERVICING, L.P.	Middlesex, NJ
CRAIG, RICHARD	CRAIG, HIS WIFE, TERRI ,CRA	F-11321-10	BAC HOME LOANS SERVICING, LP F/K/A COUNTRYWIDE HOME LOANS SERVICING, LP	Sussex, NJ
CRINES, WILLIAM P.	CRINES, WILLIAM P.	F-25537-10	BAC HOME LOANS SERVICING, L.P. f/k/a COUNTRYWIDE HOME LOANS SERVICING, L.P.	Morris, NJ
CRISS, AMY M.	CRISS AKA AMY M. AQINO, AN	F-045047-10	BAC HOME LOANS SERVICING, L.P. FKA COUNTRYWIDE HOME LOANS SERVICING, L.P.	Gloucester, NJ
CROSS, ADAM	CROSS, HIS WIFE, ALICE MAF	F-044600-10	BAC HOME LOANS SERVICING, L.P. F/K/A COUNTRYWIDE HOME LOANS SERVICING, L.P.	Atlantic, NJ
CRUZ, ARNER	CRUZ, ARNER	F-25620-10	BAC HOME LOANS SERVICING, LP FKA COUNTRYWIDE HOME LOANS SERVICING, LP	Middlesex, NJ
CRUZ-BUENO, UBALDO A	CRUZ-BUENO, UBALDO	F-045399-10	BAC HOME LOANS SERVICING, L.P. F/K/A COUNTRYWIDE HOME LOANS SERVICING, L.P.	Essex, NJ
CSUPKA, JANOS	CSUPKA, JANOS	F-25702-10	BAC HOME LOANS SERVICING, LP F/K/A COUNTRYWIDE HOME LOANS SERVICING, LP	Somerset, NJ
CUBAS, CESAR	CUBAS, CESAR	F-047844-10	BAC HOME LOANS SERVICING, L.P. F/K/A COUNTRYWIDE HOME LOANS SERVICING, L.P.	Passaic, NJ
CUCUGLIELLO, RAYMOND	CUCUGLIELLO, RAYMOND	F-16964-10	BAC HOME LOANS SERVICING, L.P. F/K/A COUNTRYWIDE HOME LOANS SERVICING, L.P.	Mercer, NJ
CUELLAR, ARNULFO	CUELLAR, ARNULFO	F-042873-10	BAC HOME LOANS SERVICING, L.P. f/k/a COUNTRYWIDE HOME LOANS SERVICING, L.P.	Essex, NJ
DA SILVA, CARLOS	FERREIRA, PAULA ,DA SILVA,	F-16359-10	BAC HOME LOANS SERVICING, L.P. F/K/A COUNTRYWIDE HOME LOANS SERVICING, L.P.	Somerset, NJ
DABNEY, EDWARD L	DABNEY, HIS WIFE, MARY P.,I	F-049547-10	BAC HOME LOANS SERVICING, L.P. F/K/A COUNTRYWIDE HOME LOANS SERVICING, L.P.	Camden, NJ

DADDAZIO, THOMAS	DADDAZIO, THOMAS ,DADDA	F-053949-10	BAC HOME LOANS SERVICING, L.P. FKA COUNTRYWIDE HOME LOANS SERVICING, L.P.	Camden, NJ
DAS, VIOLA BETHIKA	DAS, VIOLA BETHIKA	F-046927-10	BAC HOME LOANS SERVICING, L.P. F/K/A COUNTRYWIDE HOME LOANS SERVICING, L.P.	Camden, NJ
DAS, VIOLA BETHIKA	DAS, VIOLA BETHIKA	F-046927-10	BAC HOME LOANS SERVICING, L.P. F/K/A COUNTRYWIDE HOME LOANS SERVICING, L.P.	Camden, NJ
DASH, TIRON D.	DASH, TIRON D.	F-02907-10	BAC HOME LOANS SERVICING, L.P. FKA COUNTRYWIDE HOME LOANS SERVICING, L.P.	Mercer, NJ
DASH, TIRON D.	DASH, TIRON D.	F-02907-10	BAC HOME LOANS SERVICING, L.P. FKA COUNTRYWIDE HOME LOANS SERVICING, L.P.	Mercer, NJ
DAVIDOVICS, ELI	DAVIDOVICS, ELI ,DAVIDOVIC	F-042888-10	BAC HOME LOANS SERVICING, L.P. F/K/A COUNTRYWIDE HOME LOANS SERVICING, L.P.	Bergen, NJ
DAVILA, NEOMAYA D.	DAVILA, NEOMAYA D.	F-11661-10	BAC HOME LOANS SERVICING, L.P. f/k/a COUNTRYWIDE HOME LOANS SERVICING, L.P.	Camden, NJ
DAVIS, MICHAEL	DAVIS, MICHAEL	F-043050-10	BAC HOME LOANS SERVICING, L.P. F/K/A COUNTRYWIDE HOME LOANS SERVICING, L.P.	Mercer, NJ
DAVIS, JEFFREY L.	DAVIS, JEFFREY L.	F-11446-10	BAC HOME LOANS SERVICING, LP F/K/A COUNTRYWIDE HOME LOANS SERVICING, LP	Ocean, NJ
DE LOS ANGELES, MERCEDES	DE LOS ANGELES, MERCEDE	F-05025-10	BAC HOME LOANS SERVICING, LP F/K/A COUNTRYWIDE HOME LOANS SERVICING, LP	Union, NJ
DEKONINK, ANTONIUS (ESTATE OF	DEKONINK, ANTONIUS	F-048477-10	BAC HOME LOANS SERVICING, L.P. FKA COUNTRYWIDE HOME LOANS SERVICING, L.P.	Burlington, NJ
DELFINO, ROSA	DELFINO, ROSA	F-049236-10	BAC HOME LOANS SERVICING, LP FKA COUNTRYWIDE HOME LOANS SERVICING, LP	Union, NJ
DELGADO, CARMITA	DELGADO, CARMITA	F-042884-10	BAC HOME LOANS SERVICING, L.P. F/K/A COUNTRYWIDE HOME LOANS SERVICING, L.P.	Essex, NJ
DELUCA, GINA M.	DELUCA, GINA M.	F-10456-10	BAC HOME LOANS SERVICING, LP FKA COUNTRYWIDE HOME LOANS SERVICING, LP	Union, NJ
DENISEVICH, SVITLANA	DENISEVICH, SVITLANA	F-049203-10	BAC HOME LOANS SERVICING, L.P. F/K/A COUNTRYWIDE HOME LOANS SERVICING, L.P.	Burlington, NJ
DEREBY, JOHN L.	DEREBY, JOHN L.	F-29782-10	BAC HOME LOANS SERVICING, LP F/K/A COUNTRYWIDE HOME LOANS SERVICING, LP	Sussex, NJ
DESIMONE, VINCENT	DESIMONE, VINCENT	F-04763-10	BANK OF AMERICA, N.A., SUCCESSOR BY MERGER TO BAC HOME LOANS SERVICING, LP FKA COUNTRYWIDE HOME LOANS SERVICING, LP, BANK OF AMERICA, N.A., SUCCESSOR BY MERGER TO BAC HOME LOANS SERVICING, LP FKA COUNTRYWIDE HOME LOANS SERVICING, LP	Atlantic, NJ
DESPECCI, GIOVANNE F.	DESPECCI, GIOVANNE F.	F-31462-10	BAC HOME LOANS SERVICING, L.P. f/k/a COUNTRYWIDE HOME LOANS SERVICING, L.P.	Sussex, NJ
DEVIVO, DEAN	DEVIVO, DEAN	F-053964-10	BAC HOME LOANS SERVICING, L.P. F/K/A COUNTRYWIDE HOME LOANS SERVICING, L.P.	Monmouth, NJ
DIAZ, ELOISA	DIAZ, ELOISA	F-05672-10	BAC HOME LOANS SERVICING, L.P. FKA COUNTRYWIDE HOME LOANS SERVICING, L.P.	Middlesex, NJ
DIAZ, GABRIEL	DIAZ, GABRIEL	F-034895-10	BAC HOME LOANS SERVICING, L.P. f/k/a COUNTRYWIDE HOME LOANS SERVICING, L.P.	Passaic, NJ
DIAZ, ROSALIA A.	DIAZ, ROSALIA A.	F-25753-10	BANK OF AMERICA, N.A.	Hudson, NJ

DIBIASE, JOSEPH	DIBIASE, JOSEPH	F-46022-08	BAC HOME LOANS SERVICING LP F/K/A COUNTRYWIDE HOME LOANS SERVICING LP	Monmouth, NJ
DICKINSON, DONNA	DICKINSON, DONNA	F-06364-10	BAC HOME LOANS SERVICING, LP F/K/A COUNTRYWIDE HOME LOANS SERVICING, LP	Ocean, NJ
DILKS, SAMUEL J.	DILKS, SAMUEL J.	F-10393-10	BAC HOME LOANS SERVICING, L.P. f/k/a COUNTRYWIDE HOME LOANS SERVICING, L.P.	Camden, NJ
DILLHOFF, SHANE A.	DILLHOFF, SHANE A.,BUSH, I	F-048261-10	BAC HOME LOANS SERVICING, L.P. F/K/A COUNTRYWIDE HOME LOANS SERVICING, L.P.	Atlantic, NJ
DIXON, BRUCE I.	DIXON, BRUCE I. ,OONAGH A	F-32563-10	BAC HOME LOANS SERVICING, LP FKA COUNTRYWIDE HOME LOANS SERVICING, LP	Atlantic, NJ
DOMINGUEZ, RECTO	DOMINGUEZ, RECTO	F-10877-10	BAC HOME LOANS SERVICING, LP F/K/A COUNTRYWIDE HOME LOANS SERVICING, LP	Hudson, NJ
DONAHUE, WILLIAM TORPEY	DONAHUE, WILLIAM TORPEY	f-29762-10	BAC HOME LOANS SERVICING, L.P. f/k/a COUNTRYWIDE HOME LOANS SERVICING, L.P.	Morris, NJ
DROUIN, SHAWN	DROUIN, SHAWN	F-045092-10	BAC HOME LOANS SERVICING L.P. F/K/A COUNTRYWIDE HOME LOANS SERVICING L.P.	Camden, NJ
DUNSMUIR, DEBORAH	DUNSMUIR, DEBORAH	F-035334-10	BAC HOME LOANS SERVICING, L.P. f/k/a COUNTRYWIDE HOME LOANS SERVICING, L.P.	Ocean, NJ
DURAND, IRMA	DURAND, IRMA	F-037072-10	BAC HOME LOANS SERVICING, L.P. F/K/A COUNTRYWIDE HOME LOANS SERVICING, L.P.	Monmouth, NJ
EATON, DAVID W	EATON, DAVID W	F-042773-10	BANK OF AMERICA, N.A.	Middlesex, NJ
ECKHARDT, TIMOTHY B.	ECKHARDT, TIMOTHY B.	F-03469-10	BAC HOME LOANS SERVICING, L.P. FKA COUNTRYWIDE HOME LOANS SERVICING, L.P.	Sussex, NJ
EDWARDS, DONNA	EDWARDS, DONNA ,TOWNS,	F-03278-10	BAC HOME LOANS SERVICING, LP F/K/A COUNTRYWIDE HOME LOANS SERVICING, LP	Union, NJ
EDWARDS, MYRNA	EDWARDS, MYRNA	F-10528-10	BANK OF AMERICA, N.A.	Camden, NJ
EISSA, AHMED	EISSA, AHMED	F-046139-10	BAC HOME LOANS SERVICING, L.P. F/K/A COUNTRYWIDE HOME LOANS SERVICING, L.P.	Atlantic, NJ
ELBERTSON, CANDELORA C.	ELBERTSON, CANDELORA C.	F-10505-10	BAC HOME LOANS SERVICING, LP FKA COUNTRYWIDE HOME LOANS SERVICING, LP	Atlantic, NJ
ESCOBAR, JOSUE M.	ESCOBAR, JOSUE M. ,ESCOB	F-10513-10	BAC HOME LOANS SERVICING, L.P. f/k/a COUNTRYWIDE HOME LOANS SERVICING, L.P.	Hudson, NJ
ESPOSITO, GERALD	ESPOSITO, GERALD ,SHEILA	F-14160-10	BANK OF AMERICA, N.A.	Bergen, NJ
ESTY, PAUL C.	ESTY, PAUL C. ,ESTY, HIS WI	F-11274-10	BAC HOME LOANS SERVICING, L.P. f/k/a COUNTRYWIDE HOME LOANS SERVICING, L.P.	Middlesex, NJ
EVANS, MICHAEL F.	EVANS, MICHAEL F.,EVANS,	F-32497-10	BAC HOME LOANS SERVICING, LP F/K/A COUNTRYWIDE HOME LOANS SERVICING, LP	Camden, NJ
FAATZ, GEORGE	FAATZ, GEORGE	F-045245-10	BAC HOME LOANS SERVICING, L.P. F/K/A COUNTRYWIDE HOME LOANS SERVICING, L.P.	Passaic, NJ
FARROW, ELEANOR	FARROW, ELEANOR ,FARRO	F-042906-10	BAC HOME LOANS SERVICING, L.P. F/K/A COUNTRYWIDE HOME LOANS SERVICING, L.P.	Atlantic, NJ
FAY, DOROTHY I. (ESTATE OF)	FAY, DOROTHY I.	F-19211-10	BAC HOME LOANS SERVICING, LP FKA COUNTRYWIDE HOME LOANS SERVICING, LP	Camden, NJ
FEGAHLI, ABDO E.	FEGAHLI, ABDO E.,JOUDI, H	F-043722-10	FEDERAL NATIONAL MORTGAGE ASSOCIATION	Bergen, NJ
FERGUSON, GLENN	FERGUSON, HIS WIFE, AUDR	F-042834-10	BAC HOME LOANS SERVICING, L.P. F/K/A COUNTRYWIDE HOME LOANS SERVICING, L.P.	Burlington, NJ
FERKO, JAIMIE	FERKO, JAIMIE B.	F-046087-10	BAC HOME LOANS SERVICING, L.P. F/K/A COUNTRYWIDE HOME LOANS SERVICING, L.P.	Ocean, NJ

FERKO, JAIMIE	FERKO, JAIMIE B.	F-046087-10	BAC HOME LOANS SERVICING, L.P. F/K/A COUNTRYWIDE HOME LOANS SERVICING, L.P.	Ocean, NJ
FERNANDEZ, JEROME	FERNANDEZ, JEROME	F-16563-10	BAC HOME LOANS SERVICING, L.P. F/K/A COUNTRYWIDE HOME LOANS SERVICING, L.P.	Union, NJ
FERRARA, JEANNINE	FERRARA, JEANNINE	F-038557-10	BAC HOME LOANS SERVICING, L.P. FKA COUNTRYWIDE HOME LOANS SERVICING, L.P.	Middlesex, NJ
FIALLOS, SEGUNDO	FIALLOS, SEGUNDO ,CARME	F-23053-10	BAC HOME LOANS SERVICING, LP FKA COUNTRYWIDE HOME LOANS SERVICING, LP	Hudson, NJ
FINKEL, AVROHOM	FINKEL, AVROHOM ,FINKEL,	F-042867-10	BAC HOME LOANS SERVICING, L.P. FKA COUNTRYWIDE HOME LOANS SERVICING, L.P.	Ocean, NJ
FIORELLI, ROBERT	FIORELLI, HIS WIFE, ELIZABE	F-042480-10	BAC HOME LOANS SERVICING, L.P. F/K/A COUNTRYWIDE HOME LOANS SERVICING, L.P.	Bergen, NJ
FISCINA, ROBERT J	FISCINA, ROBERT J.	F-048474-10	BAC HOME LOANS SERVICING, L.P. F/K/A COUNTRYWIDE HOME LOANS SERVICING, L.P.	Middlesex, NJ
FLORES, SOCORRO	FLORES, SOCORRO	F-34267-10	BAC HOME LOANS SERVICING, L.P. f/k/a COUNTRYWIDE HOME LOANS SERVICING, L.P.	Hudson, NJ
FLUKE, JAMES		F-047393-10	BAC HOME LOANS SERVICING, L.P. F/K/A COUNTRYWIDE HOME LOANS SERVICING, L.P.	Cumberland, NJ
FLYNN, MARGARET	FLYNN, ROBERT	F-16709-10	BAC HOME LOANS SERVICING, LP F/K/A COUNTRYWIDE HOME LOANS SERVICING, LP	Sussex, NJ
FRANKOWSKI, JOHN V.	FRANKOWSKI, JOHN V.,FRAN	F-33967-10	BAC HOME LOANS SERVICING, L.P. f/k/a COUNTRYWIDE HOME LOANS SERVICING, L.P.	Gloucester, NJ
FRAZIER, JOHN A	FRAZIER, JOHN A.,FRAZIER,H	F-046574-10	BAC HOME LOANS SERVICING, L.P. F/K/A COUNTRYWIDE HOME LOANS SERVICING, L.P.	Gloucester, NJ
FUENTES, WILMERSH A.	FUENTES, WILMERSH A.	F-34235-10	BAC HOME LOANS SERVICING, L.P. FKA COUNTRYWIDE HOME LOANS SERVICING, L.P.	Morris, NJ
GAELA, RICARDO	GAELA, RICARDO R.,GAELA,	F-15645-10	BAC HOME LOANS SERVICING LP F/K/A COUNTRYWIDE HOME LOANS SERVICING LP	Passaic, NJ
GALLAGHER, KEVIN J	GALLAGHER, KEVIN J.,GALL	F-048278-10	BANK OF AMERICA, N.A.	Cape May, NJ
GANDHI, PURNIMA	GANDHI, PURNIMA	F-051222-10	BAC HOME LOANS SERVICING, L.P. F/K/A COUNTRYWIDE HOME LOANS SERVICING, L.P.	Middlesex, NJ
GARCIA, HERMITANIA	GARCIA, HERMITANIA	F-11617-10	BAC HOME LOANS SERVICING, L.P. f/k/a COUNTRYWIDE HOME LOANS SERVICING, L.P.	Hudson, NJ
GARCIA, CARLOS	GARCIA, CARLOS ,REBECCA	F-043166-10	BAC HOME LOANS SERVICING, L.P. F/K/A COUNTRYWIDE HOME LOANS SERVICING, L.P.	Bergen, NJ
GARCIA, MERDADO; GRACIA, CELINE; GARCIA, PERCY	GARCIA, MERDADO; GRACIA, CELINE; GARCIA, PERCY	F-045081-08	BAC HOME LOANS SERVICING LP	Bergen, NJ
GASTON, DARRYL	GASTON, DARRYL	F-048252-10	BAC HOME LOANS SERVICING, L.P. FKA COUNTRYWIDE HOME LOANS SERVICING, L.P.	Atlantic, NJ
GASTON, DARRYL	GASTON, DARRYL	F-048252-10	BAC HOME LOANS SERVICING, L.P. FKA COUNTRYWIDE HOME LOANS SERVICING, L.P.	Atlantic, NJ
GAVILANES, ELIZABETH	GAVILANES, ELIZABETH	F-14536-10	BANK OF AMERICA, N.A.	Essex, NJ
GENUARIO, ROBERT	GENUARIO, ROBERT	F-043900-10	BAC HOME LOANS SERVICING, L.P. F/K/A COUNTRYWIDE HOME LOANS SERVICING, L.P.	Bergen, NJ
GENZONE, DIANA R	GENZONE, DIANA R.,GENZON	F-048542-10	BAC HOME LOANS SERVICING, L.P., F/K/A COUNTRYWIDE HOME LOANS SERVICING, L.P.	Atlantic, NJ
GIBBONS, MARGARET MCGUIRE	GIBBONS, MARGARET MCGU	F-047679-10	BAC HOME LOANS SERVICING, L.P. FKA COUNTRYWIDE HOME LOANS SERVICING, L.P.	Ocean, NJ

GILLEN, CHARLES	GILLEN, CHARLES ,GILLEN, H	F-03824-10	BAC HOME LOANS SERVICING, LP F/K/A COUNTRYWIDE HOME LOANS SERVICING, LP	Passaic, NJ
GIORGIO, JOSEPHINE	GIORGIO, JOSEPHINE	F-048417-10	BAC HOME LOANS SERVICING, L.P. F/K/A COUNTRYWIDE HOME LOANS SERVICING, L.P.	Bergen, NJ
GLUGOVER, STANLEY	GLUGOVER, STANLEY	F-05376-10	BAC HOME LOANS SERVICING, LP F/K/A COUNTRYWIDE HOME LOANS SERVICING, LP	Middlesex, NJ
GOLDEN, LEONARD A.		F-046831-10	BAC HOME LOANS SERVICING, L.P. F/K/A COUNTRYWIDE HOME LOANS SERVICING, L.P.	Monmouth, NJ
GOMEZ, RAMONA		F-042903-10	BAC HOME LOANS SERVICING, L.P. F/K/A COUNTRYWIDE HOME LOANS SERVICING, L.P.	Union, NJ
GONZALES, GLORIA JEAN		F-11685-10	BAC HOME LOANS SERVICING, LP FKA COUNTRYWIDE HOME LOANS SERVICING LP	Morris, NJ
GONZALEZ, MARIA E.	GONZALEZ, MARIA E.	F-16348-10	BAC HOME LOANS SERVICING, LP FKA COUNTRYWIDE HOME LOANS SERVICING, LP	Camden, NJ
GORKA, MARTIN J.	GORKA, MARTIN J.	F-11487-10	BAC HOME LOANS SERVICING, LP FKA COUNTRYWIDE HOME LOANS SERVICING, LP	Atlantic, NJ
GRAHAM, DAMIAN	GRAHAM, DAMIAN	F-16086-10	BANK OF AMERICA, N.A., SUCCESSOR BY MERGER TO BAC HOME LOANS SERVICING, LP FKA COUNTRYWIDE HOME LOANS SERVICING LP	Atlantic, NJ
GRANT, JOSEPH M	GRANT, JOSEPH M	F-042914-10	BAC HOME LOANS SERVICING, L.P. F/K/A COUNTRYWIDE HOME LOANS SERVICING, L.P.	Essex, NJ
GRIGORYEV, VLADIMIR; GRIGORYEV, LYUDMILA	GRIGORYEV, VLADIMIR	F-43024-08	BAC HOME LOANS SERVICING, LP. F/K/A COUNTRYWIDE HOME LOANS SERVICING, LP.	Ocean, NJ
GUARRACI, RICHARD D.	GUARRACI, RICHARD D. ,GU	F-30647-10	BAC HOME LOANS SERVICING, L.P. f/k/a COUNTRYWIDE HOME LOANS SERVICING, L.P.	Middlesex, NJ
GUTIERREZ, JAVIER	GUTIERREZ, JAVIER ,CAMPO	F-049217-10	BANK OF AMERICA, N.A.	Union, NJ
GUZMAN, MARIA	GUZMAN, MARIA	F-045510-10	BAC HOME LOANS SERVICING, L.P. FKA COUNTRYWIDE HOME LOANS SERVICING, L.P.	Passaic, NJ
HANNAH, LESLIE	HANNAH, LESLIE	F-048243-10	BAC HOME LOANS SERVICING, LP FKA COUNTRYWIDE HOME LOANS SERVICING, LP	Burlington, NJ
HARARI, LINDA	HARARI, LINDA	F-047424-10	BAC HOME LOANS SERVICING, L.P. F/K/A COUNTRYWIDE HOME LOANS SERVICING, L.P.	Monmouth, NJ
HARRIMAN, CHARLES J.	HARRIMAN, CHARLES J.	F-052701-10	BAC HOME LOANS SERVICING, L.P. F/K/A COUNTRYWIDE HOME LOANS SERVICING, L.P.	Somerset, NJ
HARRIS, SCOTT E	HARRIS, SCOTT E.	F-045401-10	BAC HOME LOANS SERVICING, L.P. F/K/A COUNTRYWIDE HOME LOANS SERVICING, L.P.	Gloucester, NJ
HARRIS, TRACEY L.	HARRIS, TRACEY L.	F-043194-10	BAC HOME LOANS SERVICING, L.P. F/K/A COUNTRYWIDE HOME LOANS SERVICING, L.P.	Cumberland, NJ
HARRISON, IAN SCOTT	HARRISON, IAN SCOTT,HARR	F-048199-10	BAC HOME LOANS SERVICING, L.P. FKA COUNTRYWIDE HOME LOANS SERVICING, L.P.	Monmouth, NJ
HELMOLD, SUZANNE	HELMOLD, SUZANNE K. ,HEL	F-056009-10	BAC HOME LOANS SERVICING, L.P. F/K/A COUNTRYWIDE HOME LOANS SERVICING, L.P.	Mercer, NJ
HELSON, KIMBERLEY	HELSON, KIMBERLEY	F-05139-10	BAC HOME LOANS SERVICING, L.P. FKA COUNTRYWIDE HOME LOANS SERVICING, L.P.	Camden, NJ
HENRIQUEZ, DARWIN	HENRIQUEZ, DARWIN	F-33263-10	BAC HOME LOANS SERVICING, L.P. f/k/a COUNTRYWIDE HOME LOANS SERVICING, L.P.	Union, NJ
HENRIQUEZ, JOSEPH B.	HENRIQUEZ, JOSEPH B.	F-33288-10	BAC HOME LOANS SERVICING, LP FKA COUNTRYWIDE HOME LOANS SERVICING, LP	Morris, NJ

HENRY, KAREN	HENRY, KAREN	F-046362-10	BAC HOME LOANS SERVICING, LP FKA COUNTRYWIDE HOME LOANS SERVICING, LP	Monmouth, NJ
HERRERA, FRANCISCO M.	HERRERA, FRANCISCO M.	F-7227-10	BAC HOME LOANS SERVICING, L.P. f/k/a COUNTRYWIDE HOME LOANS SERVICING, L.P.	Passaic, NJ
HERSH, EDWIN D.	HERSH, EDWIN D.	F-049332-10	BAC HOME LOANS SERVICING, LP F/K/A COUNTRYWIDE HOME LOANS SERVICING, LP	Middlesex, NJ
HICKS, ANDREW	HICKS, ANDREW ,HICKS, HIS	F-042957-10	BAC HOME LOANS SERVICING, L.P. F/K/A COUNTRYWIDE HOME LOANS SERVICING, L.P.	Burlington, NJ
HINCHMAN, JILL K.	HINCHMAN, JILL K.	F-02953-10	BAC HOME LOANS SERVICING, LP F/K/A COUNTRYWIDE HOME LOANS SERVICING, LP	Atlantic, NJ
HIRALDO, NICOLAS	HIRALDO, NICOLAS	F-034952-10	BAC HOME LOANS SERVICING, L.P. f/k/a COUNTRYWIDE HOME LOANS SERVICING, L.P.	Essex, NJ
HOBBIE, JOHN E JR	HOBBIE, HIS WIFE, TRINA M.	F-049118-10	BAC HOME LOANS SERVICING, LP FKA COUNTRYWIDE HOME LOANS SERVICING LP	Warren, NJ
HOHENBERGER, HAROLD F. (ESTATE OF)		F-14562-10	BAC HOME LOANS SERVICING, LP F/K/A COUNTRYWIDE HOME LOANS SERVICING, LP	Camden, NJ
HOLMGREN, PETER	HOLMGREN, PETER	F-043813-10	BAC HOME LOANS SERVICING, L.P. F/K/A COUNTRYWIDE HOME LOANS SERVICING, L.P.	Passaic, NJ
HOPKINS, ANDRE L.	HOPKINS, ANDRE L.	F-049681-10	BAC HOME LOANS SERVICING, LP F/K/A COUNTRYWIDE HOME LOANS SERVICING, LP	Camden, NJ
HOPKO, MICHAEL M.	HOPKO, HIS WIFE, DENYSE M	F-33348-10	BAC HOME LOANS SERVICING, L.P. FKA COUNTRYWIDE HOME LOANS SERVICING, L.P.	Camden, NJ
HORNE, SCHEIE HOPE	HORNE, SCHEIE HOPE	F-34243-10	BAC HOME LOANS SERVICING, L.P. f/k/a COUNTRYWIDE HOME LOANS SERVICING, L.P.	Camden, NJ
HOWLAND, DOROTHY	HOWLAND, DOROTHY ,HOWL	F-5565-10	BAC HOME LOANS SERVICING, L.P. FKA COUNTRYWIDE HOME LOANS SERVICING, L.P.	Ocean, NJ
HOYT, ROBERT F.	HOYT, ROBERT F.	F-16321-10	BAC HOME LOANS SERVICING, LP FKA COUNTRYWIDE HOME LOANS SERVICING, LP	Morris, NJ
HOYT, ROBERT F.	HOYT, ROBERT F.	F-16321-10	BAC HOME LOANS SERVICING, LP FKA COUNTRYWIDE HOME LOANS SERVICING, LP	Morris, NJ
HRONCICH, JOHN	HRONCICH, JOHN	F-046677-10	BAC HOME LOANS SERVICING, L.P. F/K/A COUNTRYWIDE HOME LOANS SERVICING, L.P.	Bergen, NJ
HUAYANE, TERESA R.	HUAYANE, TERESA R.	F-048439-10	BAC HOME LOANS SERVICING, L.P. F/K/A COUNTRYWIDE HOME LOANS SERVICING, L.P.	Hudson, NJ
HUMPHREY, ANNA	HUMPHREY, ANNA	F-048446-10	BAC HOME LOANS SERVICING, L.P., F/K/A COUNTRYWIDE HOME LOANS SERVICING, L.P.	Atlantic, NJ
IKONOSTASOV, SERGEY	IKONOSTASOV, SERGEY	F-14103-10	BAC HOME LOANS SERVICING, L.P. f/k/a COUNTRYWIDE HOME LOANS SERVICING, L.P.	Mercer, NJ
INGRASSIA, ADAM	INGRASSIA, ADAM ,TAYLOR,	F-33897-10	BAC HOME LOANS SERVICING, L.P. f/k/a COUNTRYWIDE HOME LOANS SERVICING, L.P.	Union, NJ
IOVINE, MICHELE	IOVINE, MICHELE	F-25597-10	BAC HOME LOANS SERVICING, LP F/K/A COUNTRYWIDE HOME LOANS SERVICING, LP	Ocean, NJ
IRVING, CHRISTOPHER	IRVING, CHRISTOPHER	F-044085-10	BAC HOME LOANS SERVICING, L.P. F/K/A COUNTRYWIDE HOME LOANS SERVICING, L.P.	Mercer, NJ
JACKSON, GLENDA	JACKSON, GLENDA ,JACKSO	F-049432-10	BAC HOME LOANS SERVICING, L.P. F/K/A COUNTRYWIDE HOME LOANS SERVICING, L.P.	Middlesex, NJ
JAMES, JOCELYN E.	JAMES, JOCELYN E.	F-16431-10	BAC HOME LOANS SERVICING LP F/K/A COUNTRYWIDE HOME LOANS SERVICING LP	Camden, NJ

JEAN, DONNA	JEAN, DONNA	F-33369-10	BAC HOME LOANS SERVICING, LP FKA COUNTRYWIDE HOME LOANS SERVICING, LP	Sussex, NJ
JEFFRIES, JR., RICHARD N.	JEFFRIES, JR., RICHARD N.	F-046814-10	BAC HOME LOANS SERVICING, L.P. F/K/A COUNTRYWIDE HOME LOANS SERVICING, L.P.	Atlantic, NJ
JOHNSON, DOROTHY J	JOHNSON, DOROTHY J	F-034521-10	BAC HOME LOANS SERVICING, L.P. f/k/a COUNTRYWIDE HOME LOANS SERVICING, L.P.	Burlington, NJ
JOHNSON, SHERI D.	JOHNSON, SHERI D.	F-044108-10	BAC HOME LOANS SERVICING, L.P. F/K/A COUNTRYWIDE HOME LOANS SERVICING, L.P.	Burlington, NJ
JONES, KENDIE	JONES, KENDIE	F-046368-10	BAC HOME LOANS SERVICING, L.P. F/K/A COUNTRYWIDE HOME LOANS SERVICING, L.P.	Union, NJ
KABAKCI, AKI		F-042971-10	BAC HOME LOANS SERVICING, L.P. F/K/A	Passaic, NJ
KABAKCI, AKI		F-042971-10	BAC HOME LOANS SERVICING, L.P. F/K/A COUNTRYWIDE HOME LOANS SERVICING, L.P.	Passaic, NJ
KAHN, JONATHAN	KAHN, JONATHAN	F-02906-10	BAC HOME LOANS SERVICING, L.P. FKA COUNTRYWIDE HOME LOANS SERVICING, L.P.	Essex, NJ
KANDAYA, FREDRICK O.	KANDAYA, FREDRICK O. ,MA	F-21355-10	BAC HOME LOANS SERVICING, LP F/K/A COUNTRYWIDE HOME LOANS SERVICING, LP	Hudson, NJ
KANG, SEUNG OH	KANG, SEUNG OH	F-050067-10	BAC HOME LOANS SERVICING, L.P. FKA COUNTRYWIDE HOME LOANS SERVICING, L.P.	Middlesex, NJ
KASAR, HANADA	KASAR, HANADA	F-32313-10	BAC HOME LOANS SERVICING, L.P. f/k/a COUNTRYWIDE HOME LOANS SERVICING, L.P.	Middlesex, NJ
KAZMI, SARAH	KAZMI, SARAH	F-25433-10	BAC HOME LOANS SERVICING, LP FKA COUNTRYWIDE HOME LOANS SERVICING, LP	Cumberland, NJ
KEEGAN, JOANNE C.	KEEGAN, JOANNE C.	F-30242-10	BAC HOME LOANS SERVICING, L.P. f/k/a COUNTRYWIDE HOME LOANS SERVICING, L.P.	Monmouth, NJ
KELLY, DAVID A.	KELLY, DAVID A.	F-044607-10	BAC HOME LOANS SERVICING, L.P. F/K/A COUNTRYWIDE HOME LOANS SERVICING, L.P.	Atlantic, NJ
KELLY, JOHN T.	KELLY, JOHN T.	F-37099-08	COUNTRYWIDE HOME LOANS SERVICING, L.P.	Cape May, NJ
KEMPNER, BRIAN	KEMPNER, BRIAN ,MARCUS,	F-043788-10	BAC HOME LOANS SERVICING, L.P. F/K/A COUNTRYWIDE HOME LOANS SERVICING, L.P.	Hudson, NJ
KENDRA, VIOLA A.	KENDRA, VIOLA A.	F-32499-10	BAC HOME LOANS SERVICING, LP F/K/A COUNTRYWIDE HOME LOANS SERVICING, LP	Camden, NJ
KENNEDY, CHRISTOPHER; KENNEDY, JEANETTE Q.	KENNEDY, CHRISTOPHER	F-15927-06	BAC HOME LOANS SERVICING LP	Ocean, NJ
KEWALRAMANI, KOKILA	KEWALRAMANI, KOKILA	F-049129-10	BAC HOME LOANS SERVICING, L.P. F/K/A COUNTRYWIDE HOME LOANS SERVICING, L.P.	Middlesex, NJ
KHAN, HENNA	KHAN, HENNA	F-038569-10	BAC HOME LOANS SERVICING, L.P. FKA COUNTRYWIDE HOME LOANS SERVICING, L.P.	Middlesex, NJ
KHURSHED, MD A	KHURSHED, MD A	F-11278-10	BAC HOME LOANS SERVICING, L.P. FKA COUNTRYWIDE HOME LOANS SERVICING, L.P.	Atlantic, NJ
KINCHEN, JUMEL	KINCHEN, JUMEL	F-051209-10	BAC HOME LOANS SERVICING, L.P. F/K/A COUNTRYWIDE HOME LOANS SERVICING, L.P.	Atlantic, NJ
KINGSTON, NORMAN	KINGSTON, NORMAN	F-049208-10	BAC HOME LOANS SERVICING, L.P. f/k/a COUNTRYWIDE HOME LOANS SERVICING, L.P.	Middlesex, NJ
KOSE, AYSE	KOSE, AYSE	F-046071-10	BAC HOME LOANS SERVICING, L.P. F/K/A COUNTRYWIDE HOME LOANS SERVICING, L.P.	Passaic, NJ
KRATZER, VANESSA	KRATZER, VANESSA ,KRATZE	F-046822-10	BAC HOME LOANS SERVICING, L.P. FKA COUNTRYWIDE HOME LOANS SERVICING, L.P.	Mercer, NJ

KRAVIL, ANNE M.	KRAVIL, ANNE M.	F-05074-10	BAC HOME LOANS SERVICING, LP. f/k/a COUNTRYWIDE HOME LOANS SERVICING, L.P.	Burlington, NJ
KROUSE, MARK	KROUSE, MARK ,KROUSE, H	F-33785-10	BAC HOME LOANS SERVICING, LP FKA COUNTRYWIDE HOME LOANS SERVICING, LP	Sussex, NJ
KURDES, MICHAEL	KURDES, MICHAEL ,KURDES	F-044859-10	BAC HOME LOANS SERVICING, L.P. F/K/A COUNTRYWIDE HOME LOANS SERVICING, L.P.	Monmouth, NJ
KUSHNER, THOMAS JOHN	KUSHNER, THOMAS JOHN,KU	F-33347-10	BAC HOME LOANS SERVICING, L.P. f/k/a COUNTRYWIDE HOME LOANS SERVICING, L.P.	Ocean, NJ
LAMBOY, JULIO E.	LAMBOY, JULIO E.,LAMBOY, H	F-039119-10	BAC HOME LOANS SERVICING, L.P. F/K/A COUNTRYWIDE HOME LOANS SERVICING, L.P.	Middlesex, NJ
LAPIDES, BENJAMIN	LAPIDES, HIS WIFE, LEAH ,LA	F-035867-10	FEDERAL NATIONAL MORTGAGE ASSOCIATION	Ocean, NJ
LAPORTA, JR., ANTHONY	LAPORTA, JR., ANTHONY ,LA	F-34011-10	BAC HOME LOANS SERVICING, LP FKA COUNTRYWIDE HOME LOANS SERVICING, LP	Monmouth, NJ
LASINSKI, JOHN	LASINSKI, JOHN	F-042978-10	BAC HOME LOANS SERVICING, L.P. F/K/A COUNTRYWIDE HOME LOANS SERVICING, L.P.	Mercer, NJ
LAUX, LISA M	LAUX, LISA M	F-046241-10	BAC HOME LOANS SERVICING, L.P. F/K/A COUNTRYWIDE HOME LOANS SERVICING, L.P.	Gloucester, NJ
LAZARUS, JOHN F.	VIRGINIA T. LAZARUS, HIS WI	F-25409-10	BAC HOME LOANS SERVICING, LP FKA COUNTRYWIDE HOME LOANS SERVICING, LP	Ocean, NJ
LEARY, MICHELLE A.	LEARY, MICHELLE	F-31951-10	BAC HOME LOANS SERVICING, L.P. f/k/a COUNTRYWIDE HOME LOANS SERVICING, L.P.	Camden, NJ
LEE, TAE H.	LEE, TAE H.	F-25598-10	BAC HOME LOANS SERVICING, L.P. F/K/A COUNTRYWIDE HOME LOANS SERVICING, L.P.	Bergen, NJ
LERRO, DEBORAH D.	LERRO, DEBORAH D.,LERRO	F-055693-10	BAC HOME LOANS SERVICING, L.P. FKA COUNTRYWIDE HOME LOANS SERVICING, L.P.	Camden, NJ
LONGO, SUNNY	LONGO, SUNNY	F-046193-10	BAC HOME LOANS SERVICING, L.P. F/K/A COUNTRYWIDE HOME LOANS SERVICING, L.P.	Atlantic, NJ
LOPEZ, JORGE L	LOPEZ, JORGE L	F-048644-10	BAC HOME LOANS SERVICING, LP FKA COUNTRYWIDE HOME LOANS SERVICING, LP	Middlesex, NJ
LOPRESTO, CHRISTINE M.	LOPRESTO, HER HUSBAND, J	F-16757-10	BAC HOME LOANS SERVICING, L.P. F/K/A COUNTRYWIDE HOME LOANS SERVICING, L.P.	Gloucester, NJ
LORO, LAURA	LORO, LAURA	F-26533-07	MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC. AS NOMINEE FOR COUNTRYWIDE HOME LOANS, INC.	Camden, NJ
LOS BANOS, VIOLA	LOS BANOS, VIOLA ,LO BAN	F005496-10	BAC HOME LOANS SERVICING, L.P. f/k/a COUNTRYWIDE HOME LOANS SERVICING, L.P.	Hudson, NJ
LOSCIALO, JOSEPH	LOSCIALO, JOSEPH	F-045111-10	BAC HOME LOANS SERVICING, L.P. F/K/A COUNTRYWIDE HOME LOANS SERVICING, L.P.	Warren, NJ
LUCIA, MARK C.	LUCIA, MARK C.	F-15414-10	BAC HOME LOANS SERVICING, LP F/K/A COUNTRYWIDE HOME LOANS SERVICING, LP	Monmouth, NJ
LUGO, RUTH	FILIAN, MIGUEL A.,LUGO, RU	F-34089-10	BAC HOME LOANS SERVICING, LP FKA COUNTRYWIDE HOME LOANS SERVICING, LP	Union, NJ
LYNN, CRAIG	LYNN, CRAIG	F-049148-10	BAC HOME LOANS SERVICING, L.P. F/K/A COUNTRYWIDE HOME LOANS SERVICING, L.P.	Somerset, NJ
MACALUSO, ERIC	MACALUSO, ERIC	F-33995-10	BAC HOME LOANS SERVICING, LP FKA COUNTRYWIDE HOME LOANS SERVICING, LP	Ocean, NJ
MAEDER, DINA	MAEDER, DINA	F-042887-10	BAC HOME LOANS SERVICING, L.P., F/K/A COUNTRYWIDE HOME LOANS SERVICING, L.P.	Sussex, NJ

MAGUIRE, THOMAS	MAGUIRE, THOMAS	F-33819-10	BAC HOME LOANS SERVICING, LP FKA COUNTRYWIDE HOME LOANS SERVICING, LP	Atlantic, NJ
MAKKER, STEVE J.	MAKKER, STEVE J.	F-19113-10	BAC HOME LOANS SERVICING LP F/K/A COUNTRYWIDE HOME LOANS SERVICING LP	Middlesex, NJ
MALDONADO, JAVIER A.	MALDONADO, JAVIER A.	F-042609-10	BAC HOME LOANS SERVICING, LP	Essex, NJ
MALEK, VICTOR	MALEK, VICTOR	F-049486-10	BAC HOME LOANS SERVICING L.P.	Hudson, NJ
MALEK, VICTOR	MALEK, VICTOR	F-049411-10	BAC HOME LOANS SERVICING, L.P. FKA COUNTRYWIDE HOME LOANS SERVICING, L.P.	Hudson, NJ
MANDEL, GOLDY	MANDEL, GOLDY	F-31946-10	BAC HOME LOANS SERVICING, L.P. f/k/a COUNTRYWIDE HOME LOANS SERVICING, L.P.	Union, NJ
MANUBAY, PONCE	MANUBAY, PONCE	F-15432-10	BAC HOME LOANS SERVICING, L.P. F/K/A COUNTRYWIDE HOME LOANS SERVICING, L.P.	Hudson, NJ
MARCHESE, DEBRA A	MARCHESE, DEBRA A	F-39140-08	BAC HOME LOANS SERVICING, LP. F/K/A COUNTRYWIDE HOME LOANS SERVICING, LP.	Warren, NJ
MARTINEZ, RALPH	MARTINEZ, RALPH	F-11674-08	BAC HOME LOANS SERVICING, LP.	Union, NJ
MASSENBERG, FERNANDEZ	MASSENBERG, FERNANDEZ	F-044743-10	BAC HOME LOANS SERVICING, L.P. F/K/A COUNTRYWIDE HOME LOANS SERVICING, L.P.	Camden, NJ
MATTHEWS, FELICIA D.	MATTHEWS, FELICIA D.	F-16464-10	BAC HOME LOANS SERVICING, LP FKA COUNTRYWIDE HOME LOANS SERVICING, LP	Burlington, NJ
MATYAS, LOUIS P.	MATYAS, LOUIS P. ,MATYAS,	F-044741-10	BAC HOME LOANS SERVICING, L.P. F/K/A COUNTRYWIDE HOME LOANS SERVICING, L.P.	Ocean, NJ
MCARTHUR, HEATHER	MCARTHUR, HEATHER	F-25759-10	BAC HOME LOANS SERVICING, L.P. f/k/a COUNTRYWIDE HOME LOANS SERVICING, L.P.	Camden, NJ
MCARTHUR, HEATHER	MCARTHUR, HEATHER	F-23086-10	BAC HOME LOANS SERVICING,LP FKA COUNTRYWIDE HOME LOANS SERVICING, LP	Camden, NJ
MCGRATH, WAYNE	MCGRATH, WAYNE	F-33196-10	BAC HOME LOANS SERVICING, LP FKA COUNTRYWIDE HOME LOANS SERVICING, LP	Middlesex, NJ
MCLAUGHLIN, PATRICIA H.	MCLAUGHLIN, PATRICIA H.,M	F-049182-10	BAC HOME LOANS SERVICING, L.P. F/K/A COUNTRYWIDE HOME LOANS SERVICING, L.P.	Monmouth, NJ
MCLOUGHLIN, THOMAS	MCLOUGHLIN, THOMAS ,MCL	F-042981-10	BAC HOME LOANS SERVICING, L.P. F/K/A COUNTRYWIDE HOME LOANS SERVICING, L.P.	Ocean, NJ
MEDRANO, LUIS	MARBELLI E. MEDRANO, HIS	F-22975-10	BAC HOME LOANS SERVICING, LP FKA COUNTRYWIDE HOME LOANS SERVICING, LP	Union, NJ
MEI, ANDREW	MEI, ANDREW ,MC GUIRE, KA	F-043001-10	BAC HOME LOANS SERVICING, L.P. F/K/A COUNTRYWIDE HOME LOANS SERVICING, L.P.	Passaic, NJ
MELCHOR, MARIO R.	MELCHOR, MARIO R.	F-16967-10	BAC HOME LOANS SERVICING, LP F/K/A COUNTRYWIDE HOME LOANS SERVICING, LP	Warren, NJ
MELTON, WARREN	MELTON, WARREN	F-044245-10	BAC HOME LOANS SERVICING, L.P. FKA COUNTRYWIDE HOME LOANS SERVICING, L.P.	Union, NJ
MENDEZ, FRANK	MENDEZ, FRANK	F-33843-10	BAC HOME LOANS SERVICING, L.P. f/k/a COUNTRYWIDE HOME LOANS SERVICING, L.P.	Hudson, NJ
MICHON, THEODORE	MICHON, THEODORE	F-05717-10	BAC HOME LOANS SERVICING, L.P. f/k/a COUNTRYWIDE HOME LOANS SERVICING, L.P.	Passaic, NJ
MILLER, JR., ROBERT J.	MILLER, JR., ROBERT J.,MILLE	F-14038-10	BAC HOME LOANS SERVICING, L.P. f/k/a COUNTRYWIDE HOME LOANS SERVICING, L.P.	Cumberland, NJ
MILLMAN, EDWIN O	MILLMAN, EDWIN O	F-044974-10	BAC HOME LOANS SERVICING, L.P. F/K/A COUNTRYWIDE HOME LOANS SERVICING, L.P.	Cumberland, NJ
MIRANDA, ROBERTO A.	MIRANDA, ROBERTO A.	F-046955-10	BAC HOME LOANS SERVICING, L.P. F/K/A COUNTRYWIDE HOME LOANS SERVICING, L.P.	Hudson, NJ

MONROE, MICHAEL	MONROE, MICHAEL ,MONRO	F-25663-10	BAC HOME LOANS SERVICING, L.P. f/k/a COUNTRYWIDE HOME LOANS SERVICING, L.P.	Morris, NJ
MONTES DE OCA, PERCY	MONTES DE OCA, PERCY	F-11473-10	BAC HOME LOANS SERVICING, LP F/K/A COUNTRYWIDE HOME LOANS SERVICING, LP	Union, NJ
MONTOYA, JESUS A.	MONTOYA, JESUS A.,MONTO	F-21890-10	FEDERAL NATIONAL MORTGAGE ASSOCIATION	Union, NJ
MOORE, JR., DAVID	MOORE, JR., DAVID	F-048434-10	BAC HOME LOANS SERVICING, L.P., F/K/A COUNTRYWIDE HOME LOANS SERVICING, L.P.	Burlington, NJ
MORA, MAGALY	MORA, MAGALY	F-15368-10	BAC HOME LOANS SERVICING, LP F/K/A COUNTRYWIDE HOME LOANS SERVICING, LP	Mercer, NJ
MORLEY, JAMES	MORLEY, JAMES ,MORLEY, H	F-047865-10	BAC HOME LOANS SERVICING, LP F/K/A COUNTRYWIDE HOME LOANS SERVICING, LP	Burlington, NJ
MOROSO, HELDER A.	MOROSO, HELDER A.	F-14488-10	BAC HOME LOANS SERVICING, LP F/K/A COUNTRYWIDE HOME LOANS SERVICING, LP	Union, NJ
MORSE, MICHAEL S	MORSE, MICHAEL S	F-038271-10	BAC HOME LOANS SERVICING, L.P. F/K/A COUNTRYWIDE HOME LOANS SERVICING, L.P.	Atlantic, NJ
MULDOWNEY, SHEREEN	MULDOWNEY, SHEREEN	F-049636-10	BAC HOME LOANS SERVICING L.P. F/K/A COUNTRYWIDE HOME LOANS SERVICING L.P.	Ocean, NJ
NAVARRO, MIGUEL	NAVARRO, MIGUEL	F-09331-10	FEDERAL NATIONAL MORTGAGE ASSOCIATION	Union, NJ
NGUYEN, LON THI	NGUYEN, LON THI	F-048284-10	BAC HOME LOANS SERVICING, L.P. F/K/A COUNTRYWIDE HOME LOANS SERVICING, L.P.	Camden, NJ
NICHOLAS FALCONE, HIS HEIRS, DEVISEES AND PERSONAL REPRESENTATIVES AND HIS, HERS, THEIR OR ANY OF THEIR SUCCESSORS IN RIGHT, TITLE AND INTEREST		F-38576-08	BAC HOME LOANS SERVICING LP F/K/A COUNTRYWIDE HOME LOANS SERVICING LP	Monmouth, NJ
NIEDERMAYER, MATTHEW	NIEDERMAYER, MATTHEW J.	F-042983-10	BAC HOME LOANS SERVICING, L.P. F/K/A COUNTRYWIDE HOME LOANS SERVICING, L.P.	Burlington, NJ
NINO, CLAUDIA	NINO, CLAUDIA	F-18966-10	BAC HOME LOANS SERVICING, LP FKA COUNTRYWIDE HOME LOANS SERVICING, LP	Union, NJ
NO, BO SOON	NO, BO SOON	F-049230-10	BAC HOME LOANS SERVICING, L.P. F/K/A COUNTRYWIDE HOME LOANS SERVICING, L.P.	Bergen, NJ
NOLAN, MATTHEW	NOLAN, MATTHEW	F-045507-10	BAC HOME LOANS SERVICING, L.P. F/K/A COUNTRYWIDE HOME LOANS SERVICING, L.P.	Monmouth, NJ
NTI, BENJAMIN	NTI, BENJAMIN	F-044104-10	FEDERAL NATIONAL MORTGAGE ASSOCIATION	Union, NJ
NUNEZ, JORGE ROBERTO	NUNEZ, JORGE ROBERTO	F-044596-10	BAC HOME LOANS SERVICING, L.P. F/K/A COUNTRYWIDE HOME LOANS SERVICING, L.P.	Morris, NJ
NUNEZ, RAMON E.	NUNEZ, RAMON E.	F-16256-10	BAC HOME LOANS SERVICING, LP FKA COUNTRYWIDE HOME LOANS SERVICING, LP	Camden, NJ
NUYENS, KATHERINE	NUYENS, KATHERINE	F-044920-10	BAC HOME LOANS SERVICING, L.P. F/K/A COUNTRYWIDE HOME LOANS SERVICING, L.P.	Burlington, NJ
NWANGANGA, JOYCE	NWANGANGA, JOYCE	F-045853-10	BAC HOME LOANS SERVICING, L.P. F/K/A COUNTRYWIDE HOME LOANS SERVICING, L.P.	Essex, NJ
ODORE, ANDREW R	ODORE, ANDREW R	F-045504-10	BAC HOME LOANS SERVICING L.P. F/K/A COUNTRYWIDE HOME LOANS SERVICING L.P.	Gloucester, NJ

OH, SON HEE	OH, SON HEE	F-043804-10	BAC HOME LOANS SERVICING, L.P. F/K/A COUNTRYWIDE HOME LOANS SERVICING, L.P.	Bergen, NJ
OJEDA, ERICK	OJEDA, ERICK ,DIXON, MELIS	F-045701-10	BAC HOME LOANS SERVICING, L.P. FKA COUNTRYWIDE HOME LOANS SERVICING, L.P.	Cumberland, NJ
OLATUBOSUN, GLORIA	OLATUBOSUN, GLORIA	F-33953-10	BAC HOME LOANS SERVICING, L.P. f/k/a COUNTRYWIDE HOME LOANS SERVICING, L.P.	Cumberland, NJ
OLATUBOSUN, GLORIA	OLATUBOSUN, GLORIA	F-043859-10	BAC HOME LOANS SERVICING, L.P. F/K/A COUNTRYWIDE HOME LOANS SERVICING, L.P.	Cumberland, NJ
OLDS, GREGORY	OLDS, HIS WIFE, CHARLOTTE	F-10533-10	BANK OF AMERICA, N.A.	Union, NJ
OLSEN, HAROLD B.	OLSEN, HIS WIFE, GINA M.,OL	F-33824-10	BAC HOME LOANS SERVICING, LP FKA COUNTRYWIDE HOME LOANS SERVICING, LP	Gloucester, NJ
OLSON, LARS	OLSON, LARS	F-043771-10	BAC HOME LOANS SERVICING, L.P. FKA COUNTRYWIDE HOME LOANS SERVICING, L.P.	Somerset, NJ
ONUZULIKE, OKECHUKWU H	ONUZULIKE, OKECHUKWU H	F-051792-10	BANK OF AMERICA, N.A.	Essex, NJ
ORAVSKY, JOSEPH P. JR.	ORAVSKY, JR., JOSEPH P.	F-20573-10	BAC HOME LOANS SERVICING, LP F/K/A COUNTRYWIDE HOME LOANS SERVICING, LP	Mercer, NJ
ORELLANA, JOSE SANTOS	ORELLANA, JOSE SANTOS	F-049685-10	BAC HOME LOANS SERVICING L.P. F/K/A COUNTRYWIDE HOME LOANS SERVICING L.P.	Burlington, NJ
ORIACH, KEVIN	ORIACH, KEVIN	F-10480-10	BAC HOME LOANS SERVICING, LP FKA COUNTRYWIDE HOME LOANS SERVICING, LP	Passaic, NJ
ORTIZ, JOSE G	ORTIZ, JOSE G	F-048416-10	BAC HOME LOANS SERVICING, L.P. F/K/A COUNTRYWIDE HOME LOANS SERVICING, L.P.	Union, NJ
OWENS, MATTHEW	OWENS, MATTHEW	F-30400-10	BAC HOME LOANS SERVICING, LP FKA COUNTRYWIDE HOME LOANS SERVICING,LP	Ocean, NJ
PALAGUACHI, ROSA	PALAGUACHI, ROSA	F-047490-10	BAC HOME LOANS SERVICING, L.P. FKA COUNTRYWIDE HOME LOANS SERVICING, L.P.	Bergen, NJ
PALOMINO, RONALD	PALOMINO, RONALD	F-045642-10	BAC HOME LOANS SERVICING, L.P. FKA COUNTRYWIDE HOME LOANS SERVICING, L.P.	Passaic, NJ
PANZA, JEFFREY M.	PANZA, JEFFREY M. ,PANZA,	F-29092-10	BANK OF AMERICA, N.A.	Ocean, NJ
PARK, KEON SOO	PARK, KEON SOO ,PARK, HIS	F-049123-10	BAC HOME LOANS SERVICING, L.P. F/K/A COUNTRYWIDE HOME LOANS SERVICING, L.P.	Bergen, NJ
PEARCE, RICHARD W	PEARCE, RICHARD W ,PEAR	F-044690-10	BAC HOME LOANS SERVICING, L.P. F/K/A COUNTRYWIDE HOME LOANS SERVICING, L.P.	Camden, NJ
PEARCE, JOSEPH L.	PEARCE, JOSEPH L.	F-05653-10	BAC HOME LOANS SERVICING, LP F/K/A COUNTRYWIDE HOME LOANS SERVICING, LP	Camden, NJ
PEARSON III, STANLEY W.	PEARSON III, STANLEY W.,P	F-050068-10	BANK OF AMERICA, N.A.	Union, NJ
PELINA, MARC	PELINA, MARC	F-042504-10	BAC HOME LOANS SERVICING, L.P. FKA COUNTRYWIDE HOME LOANS SERVICING, L.P.	Monmouth, NJ
PELTZ, MARK A.	PELTZ, MARK A.	F-056027-10	BANK OF AMERICA, N.A.	Sussex, NJ
PENN, MICHELE P.	PENN, MICHELE P.	F-047795-10	BAC HOME LOANS SERVICING, LP F/K/A COUNTRYWIDE HOME LOANS SERVICING, LP	Burlington, NJ
PEPE, ALFRED N	PEPE, ALFRED N.	F-048196-10	BAC HOME LOANS SERVICING, LP FKA COUNTRYWIDE HOME LOANS SERVICING, LP	Essex, NJ
PHILLIPS, TONY	PHILLIPS, TONY	F-044925-10	BAC HOME LOANS SERVICING, L.P. F/K/A COUNTRYWIDE HOME LOANS SERVICING, L.P.	Middlesex, NJ
PICKRELL, RICHARD M	PICKRELL, RICHARD M.	F-049698-10	BAC HOME LOANS SERVICING, LP F/K/A COUNTRYWIDE HOME LOANS SERVICING, LP	Morris, NJ
PILSEN, IRINA	PILSEN, IRINA	F-33831-10	BAC HOME LOANS SERVICING, L.P. f/k/a COUNTRYWIDE HOME LOANS SERVICING, L.P.	Middlesex, NJ

PINZON, MAGALY	PINZON, MAGALY	F-043735-10	BAC HOME LOANS SERVICING, L.P	Essex, NJ
POLO, RODOLFO E.	POLO, RODOLFO E.	F-034929-10	BAC HOME LOANS SERVICING, L.P. f/k/a COUNTRYWIDE HOME LOANS SERVICING, L.P.	Union, NJ
POLT, JOSEPH S JR	POLT, JOSEPH S.,POLT, HIS W	F-047684-10	BAC HOME LOANS SERVICING, L.P. FKA COUNTRYWIDE HOME LOANS SERVICING, L.P.	Gloucester, NJ
PSAROS, STEVEN	PSAROS, STEVEN	F-046572-10	BAC HOME LOANS SERVICING, L.P. F/K/A COUNTRYWIDE HOME LOANS SERVICING, L.P.	Passaic, NJ
RABE, LAURA A. (ESTATE OF)	LAURA A. RABE, HER HEIRS,	F-042848-10	BAC HOME LOANS SERVICING, L.P. F/K/A COUNTRYWIDE HOME LOANS SERVICING, L.P.	Burlington, NJ
RACELA, SAMUEL A.	RACELA, SAMUEL A.	F-25604-10	BAC HOME LOANS SERVICING, L.P. F/K/A COUNTRYWIDE HOME LOANS SERVICING, L.P.	Somerset, NJ
RADZINSKI, LISA A.	RADZINSKI, LISA A.	F-046367-10	BAC HOME LOANS SERVICING, L.P. F/K/A COUNTRYWIDE HOME LOANS SERVICING, L.P.	Bergen, NJ
RAGGIO, JOANNA H.		F-12176-05	BANK OF AMERICA, N.A., SUCCESSOR BY MERGER TO BAC HOME LOANS SERVICING, LP FKA COUNTRYWIDE HOME LOANS SERVICING LP,	Atlantic, NJ
RAHMAN, MUJIBUR	RAHMAN, MUJIBUR	F-05174-10	BAC HOME LOANS SERVICING, L.P. FKA COUNTRYWIDE HOME LOANS SERVICING, L.P.	Atlantic, NJ
RAMOS, FERNANDO	RAMOS, FERNANDO	F-055435-10	BAC HOME LOANS SERVICING L.P. F/K/A COUNTRYWIDE HOME LOANS SERVICING L.P.	Essex, NJ
RAMOS, JOSE	RAMOS, JOSE	F-31332-10	BAC HOME LOANS SERVICING, L.P. f/k/a COUNTRYWIDE HOME LOANS SERVICING, L.P.	Union, NJ
RAMOS, MARLON	RAMOS, MARLON	F-046867-10	BAC HOME LOANS SERVICING, L.P. F/K/A COUNTRYWIDE HOME LOANS SERVICING, L.P.	Monmouth, NJ
RAPPA, VIRGINIA E.	RAPPA, VIRGINIA E.	F-043816-10	BAC HOME LOAN SERVICING L.P. F/K/A COUNTRYWIDE HOME LOANS SERVICING L.P.	Salem, NJ
RAYMOND, ANTHONY M	RAYMOND, HIS WIFE, JANICE	F-048179-10	BAC HOME LOANS SERVICING, L.P. F/K/A COUNTRYWIDE HOME LOANS SERVICING, L.P.	Middlesex, NJ
REILLY, EILEEN	REILLY, EILEEN	F-058553-10	BAC HOME LOANS SERVICING, L.P. FKA COUNTRYWIDE HOME LOANS SERVICING, L.P.	Atlantic, NJ
REINHART, NANCY	MAGIERA REINHART, NANCY	F-046407-10	BAC HOME LOANS SERVICING, L.P. F/K/A COUNTRYWIDE HOME LOANS SERVICING, L.P.	Union, NJ
RENCKEN, GLENN	RENCKEN, GLENN	F-043785-10	BAC HOME LOANS SERVICING, L.P. F/K/A COUNTRYWIDE HOME LOANS SERVICING, L.P.	Monmouth, NJ
RHULE, LEROY	RHULE, LEROY	F-044888-10	BAC HOME LOANS SERVICING, L.P. F/K/A COUNTRYWIDE HOME LOANS SERVICING, L.P.	Passaic, NJ
RICCITELLO, TINA M.	BEHAN, COLLEEN ,RICCITELL	F-30678-10	BAC HOME LOANS SERVICING, LP F/K/A COUNTRYWIDE HOME LOANS SERVICING, LP	Mercer, NJ
RITZ II, MICHAEL A.	VERCHIO, MARISSA L,RITZ II,	F-050139-10	BAC HOME LOANS SERVICING LP F/K/A COUNTRYWIDE HOME LOANS SERVICING LP	Camden, NJ
RIVERA, LUIS	RIVERA, LUIS	F-043724-10	BAC HOME LOANS SERVICING, L.P. F/K/A COUNTRYWIDE HOME LOANS SERVICING, L.P.	Passaic, NJ
ROBERT A. CAMMAROTA, HIS HEIRS, DEVISEES AND PERSONAL REPRESENTATIVES AND HIS, HERS, THEIR OR ANY OF THEIR SUCCESSORS IN RIGHT, TITLE AND INTEREST		F-12136-08	BAC HOME LOANS SERVICING, LP F/K/A COUNTRYWIDE HOME LOANS SERVICING, LP	Camden, NJ

ROBERTSON, RICHARD	ROBERTSON, RICHARD	F-046352-10	BAC HOME LOANS SERVICING, L.P. F/K/A COUNTRYWIDE HOME LOANS SERVICING, L.P.	Camden, NJ
RODGERS, DARVIN	RODGERS, DARVIN	F-25172-10	BAC HOME LOANS SERVICING, LP F/K/A COUNTRYWIDE HOME LOANS SERVICING, LP	Essex, NJ
RODRIGUEZ, JENNIFER	RODRIGUEZ, JENNIFER	F-036429-10	BAC HOME LOANS SERVICING, L.P. f/k/a COUNTRYWIDE HOME LOANS SERVICING, L.P.	Union, NJ
RODRIGUEZ, RAMON	RODRIGUEZ, RAMON ,ARDIA	F-048229-10	BAC HOME LOANS SERVICING, L.P. F/K/A COUNTRYWIDE HOME LOANS SERVICING, L.P.	Hudson, NJ
ROJAS, ALEX	ROJAS, ALEX	F-038562-10	BAC HOME LOANS SERVICING, L.P., F/K/A COUNTRYWIDE HOME LOANS SERVICING, L.P.	Monmouth, NJ
ROJAS, SERGIO P.	ROJAS, SERGIO P.	F-043783-10	BAC HOME LOANS SERVICING, L.P. F/K/A COUNTRYWIDE HOME LOANS SERVICING, L.P.	Mercer, NJ
RONQUILLO, ESBIN	RONQUILLO, ESBIN ,FLORA F	F-25630-10	BAC OME LOANS SERVICING, LP FKA COUNTRYWIDE HOME LOANS SERVICING, LP	Mercer, NJ
ROPER, BRIAN K.	ROPER, BRIAN K.	F-042513-10	BAC HOME LOANS SERVICING, L.P. F/K/A COUNTRYWIDE HOME LOANS SERVICING, L.P.	Monmouth, NJ
ROSS, CRAIG	ROSS, CRAIG ,NATASHA ROS	F-34304-10	BAC HOME LOANS SERVICING, LP FKA COUNTRYWIDE HOME LOANS SERVICING, LP	Burlington, NJ
ROTSENMAR, YEFIM	ROTSENMAR, YEFIM	F-047274-10	BAC HOME LOANS SERVICING, L.P. F/K/A COUNTRYWIDE HOME LOANS SERVICING, L.P.	Monmouth, NJ
RUBIO, CARLOS B.	RUBIO, CARLOS B. ,LOFFRED	F-25523-10	BAC HOME LOANS SERVICING, L.P. f/k/a COUNTRYWIDE HOME LOANS SERVICING, L.P.	Hudson, NJ
RYAN, DONNA O.; RYAN, CLARENCE F. ; RYAN, TAMARA L.	RYAN, DONNA O	F-19985-06	ANK OF NEW YORK AS TRUSTEE FOR THE CERTIFICATEHOLDERS CWABS, INC. ASSET-BACKED CERTIFICATES, SERIES 2005-11	Cape May, NJ
RYAN, JAMES M.	RYAN, JAMES M.	F-33191-10	BANK OF AMERICA, N.A.	Monmouth, NJ
SAAD, ABBIE	SAAD, ABBIE	F-04798-10	BAC HOME LOANS SERVICING, L.P. FKA COUNTRYWIDE HOME LOANS SERVICING, L.P.	Bergen, NJ
SACKEY, JACOB	SACKEY, JACOB	F-042940-10	BAC HOME LOANS SERVICING, L.P. FKA COUNTRYWIDE HOME LOANS SERVICING, L.P.	Burlington, NJ
SANCHEZ, WILLIAM	SANCHEZ, WILLIAM ,SANCHE	F-047962-10	BAC HOME LOANS SERVICING, L.P. F/K/A COUNTRYWIDE HOME LOANS SERVICING, L.P.	Passaic, NJ
SANCLEMENTE, CHARLES J	SANCLEMENTE, CHARLES J.	F-049061-10	BAC HOME LOANS SERVICING, L.P. FKA COUNTRYWIDE HOME LOANS SERVICING, L.P.	Salem, NJ
SANTIAGO, JOSE M.	SANTIAGO, JOSE M.	F-11481-10	BAC HOME LOANS SERVICING, LP FKA COUNTRYWIDE HOME LOANS SERVICING, LP	Gloucester, NJ
SANTOS, VICTOR	SANTOS, VICTOR	F-043205-10	BAC HOME LOANS SERVICING, L.P. F/K/A COUNTRYWIDE HOME LOANS SERVICING, L.P.	Passaic, NJ
SCARBOROUGH, CHANDRA	SCARBOROUGH, CHANDRA	F-28846-10	FEDERAL NATIONAL MORTGAGE ASSOCIATION	Burlington, NJ
SCHENK, PATRICIA	SCHENK, PATRICIA	F-043921-10	BAC HOME LOANS SERVICING, L.P. F/K/A COUNTRYWIDE HOME LOANS SERVICING, L.P.	Ocean, NJ
SCHETTINI, DEBORAH	SCHETTINI, DEBORAH	F-043019-10	BAC HOME LOANS SERVICING, L.P. F/K/A COUNTRYWIDE HOME LOANS SERVICING, L.P.	Monmouth, NJ
SCHMELZ, EMILY A.	SCHMELZ, EMILY A.	F-043778-10	BAC HOME LOANS SERVICING, L.P. FKA COUNTRYWIDE HOME LOANS SERVICING, L.P.	Burlington, NJ
SCHRAMM, W. LEE	SCHRAMM, W. LEE	F-32501-10	BAC HOME LOANS SERVICING, LP F/K/A COUNTRYWIDE HOME LOANS SERVICING, LP	Atlantic, NJ

SCHULTZ, FREDERICK	SCHULTZ IV, FREDERICK	F-05186-10	BAC HOME LOANS SERVICING, LP F/K/A COUNTRYWIDE HOME LOANS SERVICING, LP	Mercer, NJ
SERETIS, PAULINE	SERETIS, PAULINE	F-11690-10	BAC HOME LOANS SERVICING, LP FKA COUNTRYWIDE HOME LOANS SERVICING LP	Morris, NJ
SHAAK, JESSICA	SHAAK, JESSICA	F-23161-10	BAC HOME LOANS SERVICING, LP F/K/A COUNTRYWIDE HOME LOANS SERVICING, LP	Atlantic, NJ
SHABIR, ADIL	SHABIR, ADIL	F-043258-10	BAC HOME LOAN SERVICING L.P. F/K/A COUNTRYWIDE HOME LOANS SERVICING L.P.	Middlesex, NJ
SHAH, RAGESH	SHAH, RAGESH	F-25655-10	BAC HOME LOANS SERVICING, LP FKA COUNTRYWIDE HOME LOANS SERVICING, LP	Ocean, NJ
SHAMY, JR., NORMAN	SHAMY, JR., NORMAN	F-14548-10	BAC HOME LOANS SERVICING, L.P. F/K/A COUNTRYWIDE HOME LOANS SERVICING, L.P.	Middlesex, NJ
SHAW, MICHAEL	SHAW, MICHAEL	F-33207-10	BAC HOME LOANS SERVICING, L.P. f/k/a COUNTRYWIDE HOME LOANS SERVICING, L.P.	Ocean, NJ
SHEERAN, JOHN	SHEERAN, JOHN	F-044553-10	BAC HOME LOANS SERVICING, L.P. F/K/A COUNTRYWIDE HOME LOANS SERVICING, L.P.	Ocean, NJ
SIERRA, WILLIE E.	SIERRA, WILLIE E.	F-042550-10	BAC HOME LOANS SERVICING, L.P. F/K/A COUNTRYWIDE HOME LOANS SERVICING, L.P.	Passaic, NJ
SIM, KATIE N.	SIM, KATIE N.	F-044617-10	BAC HOME LOANS SERVICING, L.P. F/K/A COUNTRYWIDE HOME LOANS SERVICING, L.P.	Bergen, NJ
SINGH, TINA	SINGH, TINA ,SINGH, HER HU	F-044132-10	BAC HOME LOANS SERVICING L.P. F/K/A COUNTRYWIDE HOME LOANS SERVICING L.P.	Passaic, NJ
SINGH, AMRIK	SINGH, AMRIK	F-049327-10	BAC HOME LOANS SERVICING, L.P. F/K/A COUNTRYWIDE HOME LOANS SERVICING, L.P.	Middlesex, NJ
SINGH, GURPREET	SINGH, GURPREET	F-043032-10	BAC HOME LOANS SERVICING L.P. F/K/A COUNTRYWIDE HOME LOANS SERVICING L.P.	Middlesex, NJ
SINGH, MUKHTIAR	SINGH, MUKHTIAR	F-051290-10	BAC HOME LOANS SERVICING, L.P. F/K/A COUNTRYWIDE HOME LOANS SERVICING, L.P.	Middlesex, NJ
SKORA, BEATA	SKORA, BEATA	F-23165-10	BAC HOME LOANS SERVICING, L.P. f/k/a COUNTRYWIDE HOME LOANS SERVICING, L.P.	Ocean, NJ
SLATER, ROBERT N.	SLATER, ROBERT N.	F-11802-10	BANK OF AMERICA, N.A.	Union, NJ
SMITH, MATTHEW L.		F-046685-10	BAC HOME LOANS SERVICING, L.P. F/K/A COUNTRYWIDE HOME LOANS SERVICING, L.P.	Ocean, NJ
SMITH, SHIRLEY E.	SMITH, SHIRLEY E.	F-045854-10	BAC HOME LOANS SERVICING, L.P. F/K/A COUNTRYWIDE HOME LOANS SERVICING, L.P.	Warren, NJ
SMITH, STEVEN G.	SMITH, STEVEN G.	F-045404-10	BANK OF AMERICA, NATIONAL ASSOCIATION	Cape May, NJ
SON, JIA	SON, JIA	F-04688-10	BAC HOME LOANS SERVICING, LP FKA COUNTRYWIDE HOME LOANS SERVICING, LP	Bergen, NJ
SORIANO, ANNA MARIE	SORIANO, ANNA MARIE	F-33349-10	BAC HOME LOANS SERVICING, L.P. f/k/a COUNTRYWIDE HOME LOANS SERVICING, L.P.	Essex, NJ
SOSA, JR., HERIBERTO	SOSA, HERIBERTO	F-047363-10	BAC HOME LOANS SERVICING, L.P. FKA COUNTRYWIDE HOME LOANS SERVICING, L.P.	Essex, NJ
SOTO, MELAGROS C	SOTO, MELAGROS C	F-044480-10	BAC HOME LOANS SERVICING, L.P. F/K/A COUNTRYWIDE HOME LOANS SERVICING, L.P.	Cumberland, NJ
SOUZA, ALEX	SOUZA, ALEX	F-046103-10	BAC HOME LOANS SERVICING, L.P. F/K/A COUNTRYWIDE HOME LOANS SERVICING, L.P.	Union, NJ
STARR-MILLER, TIFFANY	MILLER, HER HUSBAND, DAVI	F-9608-10	BAC HOME LOANS SERVICING, L.P. FKA COUNTRYWIDE HOME LOANS SERVICING, L.P.	Middlesex, NJ

STAUDINGER, JAYE A.	STAUDINGER, JAYE A.	F-04681-10	BAC HOME LOANS SERVICING, LP F/K/A COUNTRYWIDE HOME LOANS SERVICING, LP	Passaic, NJ
STEINHERZ, ROBERT	STEINHERZ, ROBERT	F-31957-10	BAC HOME LOANS SERVICING, L.P. f/k/a COUNTRYWIDE HOME LOANS SERVICING, L.P.	Mercer, NJ
STEWART, WAYNE A.	STEWART, WAYNE A.	F-055342-10	BANK OF AMERICA, N.A.	Atlantic, NJ
STOLLER, DANA B.	STOLLER, DANA B.	F-048620-10	BAC HOME LOANS SERVICING, L.P. FKA COUNTRYWIDE HOME LOANS SERVICING, L.P.	Middlesex, NJ
STREICHER, ABRAHAM	STREICHER, ABRAHAM	F-09003-10	BAC HOME LOANS SERVICING, L.P. FKA COUNTRYWIDE HOME LOANS SERVICING, L.P.	Essex, NJ
SULZER, ANDREW JAMES	SULZER, ANDREW JAMES	F-30348-08	BAC HOME LOANS SERVICING, LP.	Ocean, NJ
SUPERTI, ROBERT	SUPERTI, ROBERT	F-25531-10	BAC HOME LOANS SERVICING, LP F/K/A COUNTRYWIDE HOME LOANS SERVICING, LP	Monmouth, NJ
SUTHERLAND, CATHERINE	SUTHERLAND, CATHERINE	F-048436-10	BAC HOME LOANS SERVICING, L.P. F/K/A COUNTRYWIDE HOME LOANS SERVICING, L.P.	Monmouth, NJ
SWANGER, SHAWN R.	SWANGER, SHAWN R.	F-16258-10	BAC HOME LOANS SERVICING, LP FKA COUNTRYWIDE HOME LOANS SERVICING, LP	Gloucester, NJ
SZWED, SCOTT	SZWED, SCOTT	F-047983-10	BAC HOME LOANS SERVICING, LP FKA COUNTRYWIDE HOME LOANS SERVICING, LP	Ocean, NJ
TAVERNER, JOHN V. JR	TAVERNER JR., JOHN V.	F-042835-10	BAC HOME LOANS SERVICING LP FKA COUNTRYWIDE HOME LOANS SERVICING LP	Cape May, NJ
TEIXEIRA, NORTON	TEIXEIRA, NORTON	F-32116-10	BAC HOME LOANS SERVICING, LP FKA COUNTRYWIDE HOME LOANS SERVICING, LP	Middlesex, NJ
THOMAS, CHRISTIAN A.	THOMAS, CHRISTIAN A.	F-044880-10	BAC HOME LOANS SERVICING, L.P. F/K/A COUNTRYWIDE HOME LOANS SERVICING, L.P.	Burlington, NJ
THOMAS, ROBERT	THOMAS, ROBERT	F-14264-10	BAC HOME LOANS SERVICING, L.P. F/K/A COUNTRYWIDE HOME LOANS SERVICING, L.P.	Somerset, NJ
THOMPSON, JOHN C.	THOMPSON, JOHN C	F-043154-10	BAC HOME LOANS SERVICING, L.P. F/K/A COUNTRYWIDE HOME LOANS SERVICING, L.P.	Gloucester, NJ
TKACH-OLYNYK, CHRISTINE B.	TKACH-OLYNYK, CHRISTINE	F-047407-10	BANK OF AMERICA, N.A., SUCCESSOR BY MERGER TO BAC HOME LOANS SERVICING, LP FKA COUNTRYWIDE HOME LOANS SERVICING LP	Monmouth, NJ
TLATELPA, ERIK, N.	TLATELPA, ERIK	F-14767-10	BAC HOME LOANS SERVICING, L.P. F/K/A COUNTRYWIDE HOME LOANS SERVICING, L.P.	Passaic, NJ
TOBIAS, EUGENE F	TOBIAS, EUGENE F.,TOBIAS,	F-043733-10	BAC HOME LOANS SERVICING L.P. F/K/A COUNTRYWIDE HOME LOANS SERVICING L.P.	Ocean, NJ
TOMASELLI, VINCENT	TOMASELLI, VINCENT	F-048088-10	BAC HOME LOANS SERVICING, L.P. F/K/A COUNTRYWIDE HOME LOANS SERVICING, L.P.	Mercer, NJ
TOMPKINS, THOMAS	TOMPKINS, THOMAS	F-23101-10	BAC HOME LOANS SERVICING, LP F/K/A COUNTRYWIDE HOME LOANS SERVICING, LP	Middlesex, NJ
TORRES, ENRIQUE	TORRES, ENRIQUE	F-042919-10	BAC HOME LOANS SERVICING, L.P. f/k/a COUNTRYWIDE HOME LOANS SERVICING, L.P.	Essex, NJ
TREMEAU, ARTHUR	TREMEAU, ARTHUR	F-048614-10	BAC HOME LOANS SERVICING, L.P. FKA COUNTRYWIDE HOME LOANS SERVICING, L.P.	Hudson, NJ
TRENKLE, CHARLES	TRENKLE, CHARLES	F-048637-10	BAC HOME LOANS SERVICING, L.P. F/K/A COUNTRYWIDE HOME LOANS SERVICING, L.P.	Gloucester, NJ
TUCKER, MAMIE O. (ESTATE OF)		F-048456-10	BAC HOME LOANS SERVICING, L.P. FKA COUNTRYWIDE HOME LOANS SERVICING, L.P.	Gloucester, NJ

TUZI, DAVID A.	TUZI, DAVID A.	F-049198-10	BAC HOME LOANS SERVICING, L.P. FKA COUNTRYWIDE HOME LOANS SERVICING, L.P.	Camden, NJ
UCHENDU, AUGUSTA	UCHENDU, AUGUSTA	F-034532-10	BAC HOME LOANS SERVICING, L.P. FKA COUNTRYWIDE HOME LOANS SERVICING, L.P.	Monmouth, NJ
UDDIN, MOHAMMAD J.	UDDIN, MOHAMMAD J.	F-19955-10	BAC HOME LOANS SERVICING, L.P. F/K/A COUNTRYWIDE HOME LOANS SERVICING, L.P.	Atlantic, NJ
UJOBAGY, DANA	UJOBAGY, DANA	F-048267-10	BAC HOME LOANS SERVICING, L.P. F/K/A COUNTRYWIDE HOME LOANS SERVICING, L.P.	Monmouth, NJ
URBINA, DAPHNE	URBINA, DAPHNE	F-048467-10	BAC HOME LOANS SERVICING, L.P. F/K/A COUNTRYWIDE HOME LOANS SERVICING, L.P.	Hudson, NJ
VAGLIO, CHRISTOPHER	VAGLIO, CHRISTOPHER ,VAG	F-16355-10	BAC HOME LOANS SERVICING, L.P. F/K/A COUNTRYWIDE HOME LOANS SERVICING, L.P.	Morris, NJ
VAN HOUTEN, SUSAN	VAN HOUTEN, SUSAN	F-11470-10	BAC HOME LOANS SERVICING, L.P. FKA COUNTRYWIDE HOME LOANS SERVICING, L.P.	Middlesex, NJ
VAN MIL, LEWIS W.	VAN MIL, LEWIS W. ,BROWEI	F-14111-10	BANK OF AMERICA, N.A.	Morris, NJ
VAZ, HERBERT	VAZ, HERBERT	F-23153-10	BAC HOME LOANS SERVICING, L.P. f/k/a COUNTRYWIDE HOME LOANS SERVICING, L.P.	Essex, NJ
VAZ, HERBERT	VAZ, HERBERT	F-25718-10	BAC HOME LOANS SERVICING, L.P. f/k/a COUNTRYWIDE HOME LOANS SERVICING, L.P.	Essex, NJ
VELAZQUEZ, GRACIELA	VELAZQUEZ, GRACIELA	F-23026-10	BAC HOME LOANS SERVICING, L.P. f/k/a COUNTRYWIDE HOME LOANS SERVICING, L.P.	Atlantic, NJ
VENNEY, YVONNE	VENNEY, YVONNE	F-042962-10	BAC HOME LOANS SERVICING, L.P. F/K/A COUNTRYWIDE HOME LOANS SERVICING, L.P.	Gloucester, NJ
VERCRUYSSEN, INGRID A.	VERCRUYSSEN, INGRID A.	F-10498-10	BAC HOME LOANS SERVICING, LP FKA COUNTYRWIDE HOME LOANS SERVICING, LP	Cape May, NJ
VINCENT PAUL OBERLANDER, INDIVIDUALLY AND AS EXECUTOR OF THE ESTATE OF ROBERT SCOTT HANNETT		F-26081-08	BAC HOME LOANS SERVICING, LP.	Monmouth, NJ
VONDERPUTTEN, ANDERSON	VONDERPUTTEN, ANDERSOI	F-19185-10	BAC HOME LOANS SERVICING, LP F/K/A COUNTRYWIDE HOME LOANS SERVICING, LP	Monmouth, NJ
WADE, WALTER	WADE, WALTER	F-29940-10	BAC HOME LOANS SERVICING, LP F/K/A COUNTRYWIDE HOME LOANS SERVICING, LP	Monmouth, NJ
WALSH, ROBIN	WALSH, ROBIN	F-31466-10	BAC HOME LOANS SERVICING, LP FKA COUNTRYWIDE HOME LOANS SERVICING, LP	Monmouth, NJ
WALTERS, EDWARD JR	WALTERS, EDWARD ,CHEN,	F-044963-10	BAC HOME LOANS SERVICING, L.P. F/K/A COUNTRYWIDE HOME LOANS SERVICING, L.P.	Middlesex, NJ
WALTERS, MARGARET; RODRIGUEZ, CHRISTINA	WALTERS, MARGARET	F-30353-08	BAC HOME LOANS SERVICING, LP. F/K/A COUNTRYWIDE HOME LOANS SERVICING, LP.	Essex, NJ
WATTS, MICHAEL	WATTS, MICHAEL	F-15766-10	BAC HOME LOANS SERVICING, L.P. F/K/A COUNTRYWIDE HOME LOANS SERVICING, L.P.	Camden, NJ
WENDELL, PATRICIA	WENDELL, PATRICIA ,WENDE	F-059655-10	BAC HOME LOANS SERVICING, L.P. FKA COUNTRYWIDE HOME LOANS SERVICING, L.P.	Passaic, NJ
WESTERVELT, LORRAINE	WESTERVELT, LORRAINE ,W	F-16716-10	COUNTRYWIDE HOME LOANS SERVICING, L.P.	Bergen, NJ
WILBON, MARY L. (ESTATE OF)		F-04699-10	BAC HOME LOANS SERVICING, LP FKA COUNTRYWIDE HOME LOANS SERVICING, LP	Union, NJ
WILLEY, DAVID C.	WILLEY, DAVID C.,WILLEY, H	F-042850-10	BAC HOME LOANS SERVICING, L.P. f/k/a COUNTRYWIDE HOME LOANS SERVICING, L.P.	Salem, NJ

WILLIAMS, FLOYD	WILLIAMS, FLOYD	F-050208-10	BAC HOME LOANS SERVICING LP F/K/A COUNTRYWIDE HOME LOANS SERVICING LP	Essex, NJ
WILLIAMS, ALBERT J. JR	WILLIAMS JR., ALBERT J.	F-049654-10	BAC HOME LOANS SERVICING, L.P. F/K/A COUNTRYWIDE HOME LOANS SERVICING, L.P.	Camden, NJ
WILLIAMS, DARREN	WILLIAMS, DARREN	F-045875-10	BAC HOME LOANS SERVICING, L.P. F/K/A COUNTRYWIDE HOME LOANS SERVICING, L.P.	Essex, NJ
WILLIAMS, ELIZABETH	WILLIAMS, ELIZABETH	F-33834-10	BAC HOME LOANS SERVICING, L.P. f/k/a COUNTRYWIDE HOME LOANS SERVICING, L.P.	Hudson, NJ
WOODS, JR., FRANK N.	WOODS, JR., FRANK N.,WOO	F-043754-10	BAC HOME LOANS SERVICING, L.P. F/K/A COUNTRYWIDE HOME LOANS SERVICING, L.P.	Monmouth, NJ
WRIGHT, CAROL	WRIGHT, CAROL	F-09375-10	BAC HOME LOANS SERVICING, L.P. FKA COUNTRYWIDE HOME LOANS SERVICING, L.P.	Morris, NJ
WRIGHT, JEFF	WRIGHT, JEFF	F-042523-10	BAC HOME LOANS SERVICING, L.P. FKA COUNTRYWIDE HOME LOANS SERVICING, L.P.	Middlesex, NJ
YANG, HUNG	YANG, HUNG	F-6434-10	BAC HOME LOANS SERVICING, L.P. FKA COUNTRYWIDE HOME LOANS SERVICING, L.P.	Somerset, NJ
YELEN, MARK	YELEN, MARK ,VALADA, FKA	F-045551-10	BANK OF AMERICA, N.A.	Burlington, NJ
YELEN, MARK	YELEN, MARK ,VALADA, FKA	F-045551-10	BANK OF AMERICA, N.A.	Burlington, NJ
YUDOVICH, ELEONORA	YUDOVICH, ELEONORA	F-043739-10	BAC HOME LOANS SERVICING, L.P. F/K/A COUNTRYWIDE HOME LOANS SERVICING, L.P.	Bergen, NJ
ZAFRANY, SHLOMO SHARON	ZAFRANY, SHLOMO SHARON	F-33851-10	BAC HOME LOANS SERVICING, L.P. f/k/a COUNTRYWIDE HOME LOANS SERVICING, L.P.	Sussex, NJ
ZANE, LARRY	ZANE, LARRY	F-23155-10	BAC HOME LOANS SERVICING, L.P. f/k/a COUNTRYWIDE HOME LOANS SERVICING, L.P.	Cape May, NJ
ZAPPELLA, FRANK M.	ZAPPELLA, FRANK M. ,NANC	F-16436-10	BAC HOME LOANS SERVICING, LP FKA COUNTRYWIDE HOME LOANS SERVICING, LP	Ocean, NJ

EXHIBIT B

EXPLANATORY LETTER

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

DATE

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

Defendant Name
Defendant Address
Defendant City, State Zip Code

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

Your account number:

Dear Borrower:

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

You are not named as a direct party in this lawsuit but this case will affect your separate, pending foreclosure case.

Why You Are Receiving this Letter

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

By the Court's Order to Show Cause dated___ _____, 2013 and in compliance with the Supreme Court's opinion in U.S. Bank N.A. V Guillaume, Hon. ----------, P.J.Ch. gave permission to Green Tree Servicing LLC to serve, along with the Order to Show Cause and Verified Complaint,

corrected Notices of Intention to foreclose on all defendant mortgagors or parties obligated on the debt in certain pending foreclosure actions filed before February 28, 2012 in which Green Tree Servicing LLC is the plaintiff and/or servicer.

Information about the Order to Show Cause and Verified Complaint

Enclosed with this letter are copies of the Order to Show Cause and Verified Complaint. The Verified Complaint lists all of the matters for which Green Tree Servicing LLC is seeking to issue new Notices of Intention to Foreclose.

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

Information About the Corrected Notice of Intention to Foreclose

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

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

Questions about the Notice of Intention to Foreclose

Should you have question with regard to your loan or the corrected Notice of Intention to foreclose, please contact Green Tree Servicing LLC at _____. Additional contact information is provided in the corrected Notice of Intention to foreclose.

How to file an Objection

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

You also have the right to object to the enclosed corrected Notice of Intention to Foreclose. To so do, you must file a written objection under the docket number for the foreclosure Action in your individual case, ***which is separate from this case filed by Green Tree Servicing LLC.***

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

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

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

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

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

Hon. Margaret Mary McVeigh, P.J.Ch.
Passaic County Courthouse
77 Hamilton Street
Room 621
Paterson, NJ 07505

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

Questions about filing an Objection:

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

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

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

Very truly yours,

Stern, Lavinthal & Frankenberg, LLC

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

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

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

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

EXHIBIT C

REMEDIATED NOI TEMPLATE

green tree®

NEW JERSEY NOTICE OF DEFAULT AND INTENT TO FORECLOSE

Certified Mail Receipt No. «Certified_»

Date of Notice: October 3, 2013

«Name»
«Address»
«City_State_Zip»

Green Tree Servicing LLC
1400 Turbine Drive
Rapid City, SD 57703
(800) 643-0202

RE: Loan No. «Account_»

Credit Transaction: Loan Secured by Real Property at: «Property_Address»
Original principal amount: $_____
Origination date: «Contract_Date»

Dear «Name»:

You are now in default on the above-referenced credit transaction. You have the right to correct this default by «Cure_Date» (Date to Cure).

YOU HAVE NOT MADE MONTHLY MORTGAGE PAYMENTS for the following months and the following amounts are now past due: Monthly Principal and Interest Payments due from «Months_Past_Due» $_____, Other charges (explain/itemize): Late Charges $_____, NSF Fee: $ 0.00, Escrow/Other: $[redacted] Insurance: $ 0.00, Taxes advanced: $ 0.00. TOTAL AMOUNT PAST DUE: $_____ If you cure the default, you may continue with the contract as though you did not default.

Cure of default: Before «Cure_Date» you may cure the default by paying the reinstatement amount of $_____ plus any other charges, including advances pursuant to the terms of your Note and Mortgage which become due and payable on or before the Date to Cure (or the next business day thereafter, if the Date to Cure falls on a weekend or holiday). If you want to pay by mail, send a certified check, money order or cashier's check. DO NOT SEND CASH. Payment must be received in our office at the servicer address listed below by the Date to Cure.

Creditor's Rights: If you do not cure the default by the Date to Cure, the lender may take steps to terminate your ownership of the property by accelerating the mortgage payments and commencing a foreclosure suit in a court of competent jurisdiction. If the mortgage is foreclosed, the mortgaged property will be sold by the Sheriff or other officer authorized by law and the proceeds of the sale applied to the mortgage debt. You may also be sued personally for all sums due under the Note or other instrument evidencing your personal obligation to repay the loan as provided by law.

If you have not cured the default by the Date to Cure and foreclosure proceedings have begun, you have the right to cure the default up to the entry of Final Judgment or Order of Redemption, provided you pay all payments necessary to bring the loan current, including late and other charges due, plus attorney's fees and costs permitted by New Jersey Court Rules in connection with the foreclosure and perform any other obligations required under the Note and Mortgage. You have the right to transfer the mortgaged property to another person subject to the Mortgage and any such transferee may have the right to cure the default as provided for by law, subject to the provisions of the Mortgage documents.
Please review your mortgage or deed of trust for any right you may have to reinstate your loan after acceleration but prior to the earlier of (a) five days before the sale of the property under any power of sale in the Security Instrument or (b) entry of a judgment enforcing the Security Instrument, by paying the Creditor all sums then due

as if no acceleration had occurred. You also have the right to assert in the foreclosure proceeding the non-existence of a default or any other defense available to you.

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:

Name of Representative of the Lender: «Rep_Name»
Telephone Number of Representative of the Lender: «RO_Phone», Ext. «Rep_Extension»

Servicer: Green Tree Servicing LLC
Servicer's Address: 3012 Business Park Circle, Suite 100, Goodlettsville, Tennessee 37072

Lender: «Mortgage_Owner»
Lender Address: «Mortgage_Owner_Address_Full»

Please be advised that the lender does not service your account. All correspondence and inquiries concerning the servicing of your account should be addressed to the account servicer. The servicer has authority to act on the lender's behalf with regard to the administration of your account and respond to any questions.

You may be able to obtain financial assistance for curing the default from programs operated by the state or federal government or nonprofit organizations, if any, as identified by the Commissioner of Banking of the State of New Jersey, whose telephone number is 1-609-292-3420. See attached list.

You are advised to seek counsel from an attorney of your own choosing 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 where the property is located. If you are unable to afford an attorney, you may communicate with the Legal Services Office in the county where the property is located. See attached list.

Attention Servicemembers and dependents: The Federal Servicemembers' Civil Relief Act ("SCRA") and certain state laws provide important protections for you, including prohibiting foreclosure or repossession under most circumstances. If you are currently in the military service, or have been within the last twelve (12) months, **AND** joined after signing the Note and Security Instrument now in default, please notify Green Tree immediately. When contacting Green Tree as to your military service, you must provide positive proof as to your military status. If you do not provide this information, it will be assumed that you are not entitled to protection under the above-mentioned Act.

Unless you notify us in writing within thirty (30) days after receipt of this letter that the debt, or any part of it, is disputed; we will assume that the debt is valid. If you notify us of a dispute, we will obtain verification of the debt and mail it to you. Also, upon written request within thirty (30) days, we will provide you with the name and address of the original lender if different from the current lender.

Sincerely,

Green Tree
1-800-643-0202
8:00 a.m. to 6:00 p.m. Mountain Time

This communication is from a debt collector. It is an attempt to collect a debt, and any information obtained will be used for that purpose.

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

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

American Credit Alliance, Inc. 26 S. Warren St. Trenton, NJ 08608 **609-393-5400**	**Atlantic Human Resources, Inc.** 1 S. New York Ave. Atlantic City, NJ 08401 **609-348-4131**	**Consumer Credit Counseling Service of Central New Jersey** 1931 Nottingham Way Hamilton, NJ 08619 **609-586-2574**
Consumer Credit Counseling Service of New Jersey 185 Ridgedale Ave. Cedar Knolls, NJ 07927-1812 **973-267-4324**	**Fair Housing Council of Northern New Jersey** 131 Main St. Hackensack, NJ 07601 **201-489-3552**	**Garden State Consumer Credit Counseling, Inc.** 225 Willowbrook Road Freehold, NJ 07728 **1-800-992-4557**
Jersey Counseling & Housing Development, Inc. 29 S. Blackhorse Pike Blackwood, NJ 08012 **856-227-3683**	**Jersey Counseling & Housing Development, Inc.** 1840 S. Broadway Camden, NJ 08104 **856-541-1000**	**Mercer County Hispanic Association** 200 E. State St., 2nd Floor Trenton, NJ 08607 **609-392-2446**
Middlesex County Economic Opportunities Corporation 1215 Livingston Ave. North Brunswick, NJ 08902 **732-790-3344**	**Monmouth County Human Services** Housing Services Unit P.O. Box 3000 Freehold, NJ 07728 **732-431-7998**	**NJ Citizen Action** (*main office/financial education center*) 744 Broad St., Suite 2080 Newark, NJ 07102 **973-643-8800** **1-800-NJ-OWNER** (loan counseling) **1-888-TAXES-11** (free tax preparation assistance)
NJ Citizen Action (*Central Jersey*) 85 Raritan Ave., Suite 100 Highland Park, NJ 08904 **732-246-4772**	**NJ Citizen Action** (*South Jersey*) 2 Riverside Drive, Suite 362 Camden, NJ 08103 **856-966-3091**	**Ocean Community Economic Action Now, Inc.** 22 Hyers St. Toms River, NJ 08753-0773 **732-244-2351, ext. 2**
Paterson Coalition for Housing, Inc. 262 Main St., 5th Floor Paterson, NJ 07505 **973-684-5998**	**Paterson Task Force for Community Action, Inc.** 155 Ellison St. Paterson, NJ 07505 **973-279-2333**	**Puerto Rican Action Board Housing Coalition Unit** 90 Jersey Ave. New Brunswick, NJ 08903 **732-249-9700**
Tri-County Community Action Agency, Inc. 110 Cohansey St. Bridgeton, NJ 08302 **856-451-6330**	**Urban League for Bergen County** 106 W. Palisade Ave. Englewood, NJ 07631 **201-568-4988**	**Urban League for Essex County** 508 Central Ave. Newark, NJ 07101 **973-624-9535**
Urban League of Union County 288 N. Broad St. Elizabeth, NJ 07208 **908-351-7200**	**Homelessness Prevention Program** New Jersey Department of Community Affairs **(866) 889-6270***	

*Basic eligibility is limited to: (a) single family owner/occupied dwellings with all those on the deed and mortgage occupying the house; (b) no more than one mortgage or lien encumbrance on the property; (c) no initiated or ongoing bankruptcy. Assistance will be in the form of a loan, and a lien will be placed on the property. The family must document the financial reason for nonpayment. At the time of the eligibility decision, the household must have and document income sufficient to support the household and repay the loan. There is a fee for the credit check and property search.

List of Legal Services Offices by County

ATLANTIC COUNTY
Deputy Clerk of the Superior Court
Civil Division, Direct Filing
1201 Bacharach Blvd., First Floor
Atlantic City, NJ 08401
LAWYER REFERRAL: 609-345-3444
LEGAL SERVICES: 609-348-4200

BERGEN COUNTY
Deputy Clerk of the Superior Court
Case Processing Section, Rm. 119
Justice Center, 10 Main Street
Hackensack, NJ 07601-0769
LAWYER REFERRAL: 201-488-0044
LEGAL SERVICES: 201-487-2166

BURLINGTON COUNTY
Deputy Clerk of the Superior Court
Central Processing Section
Attn: Judicial Intake, First Floor
Courts Facility
49 Rancocas Road
Mt. Holly, NJ 08060
LAWYER REFERRAL: 609-261-4862
LEGAL SERVICES: 609-261-1088

CAMDEN COUNTY
Deputy Clerk of the Superior Court
Civil Processing Office
1st Floor, Hall of Justice,
101 S. 5th Street,
Camden, NJ 08103
LAWYER REFERRAL: 856-964-4520
LEGAL SERVICES: 856-964-2010

CAPE MAY COUNTY
Deputy Clerk of the Superior Court
Central Processing Office
9 N. Main Street, Box DN-209
Cape May Court House, NJ 08210
LAWYER REFERRAL: 609-463-0313
LEGAL SERVICES: 609-465-3001

CUMBERLAND COUNTY
Deputy Clerk of the Superior Court
Civil Case Management Office
Broad and Fayette Streets
P.O. Box 615, Bridgeton, NJ 08302
LAWYER REFERRAL: 609-692-6207
LEGAL SERVICES: 609-451-0003

ESSEX COUNTY
Deputy Clerk of the Superior Court
237 Hall of Records
465 Dr. Martin Luther King, Jr. Blvd.
Newark, NJ 07102
LAWYER REFERRAL: 973-622-6207
LEGAL SERVICES: 973-624-4500

GLOUCESTER COUNTY
Deputy Clerk of the Superior Court
Civil Case Management Office
Attn: Intake
1st Floor, Court House
Woodbury, NJ 08096
LAWYER REFERRAL: 856-848-4589
LEGAL SERVICES: 856-848-5360

HUDSON COUNTY
Deputy Clerk of the Superior Court
Civil Records Dept.
Brennan Court House, 1st Floor
583 Newark Avenue
Jersey City, NJ 07306
LAWYER REFERRAL: 201-798-2727
LEGAL SERVICES: 201-792-6363

HUNTERDON COUNTY
Deputy Clerk of the Superior Court
Civil Division
65 Park Avenue
Flemington, NJ 08862
LAWYER REFERRAL: 908-735-2611
LEGAL SERVICES: 908-782-7979

MERCER COUNTY
Deputy Clerk of the Superior Court
Local Filing Office
Courthouse, 175 S. Broad Street
P.O. Box 8068
Trenton, NJ 08650
LAWYER REFERRAL: 609-890-6200
LEGAL SERVICES: 609-695-6249

MIDDLESEX COUNTY
Deputy Clerk of the Superior Court,
Administration Building, Third floor
1 Kennedy Square
P.O. Box 2633
New Brunswick, NJ 08903-2633
LAWYER REFERRAL: 732-828-0053
LEGAL SERVICES: 732-249-7600

MONMOUTH COUNTY
Deputy Clerk of the Superior Court
71 Monument Park
P.O. Box 1262
Courthouse, East Wing
Freehold, NJ 07728-1262
LAWYER REFERRAL: 732-431-5544
LEGAL SERVICES: 732-866-0020

MORRIS COUNTY
Deputy Clerk of the Superior Court
Civil Division
30 Schuyler Place
P.O. Box 910
Morristown, NJ 07960-0910
LAWYER REFERRAL: 973-267-5882
LEGAL SERVICES: 973-285-6911

OCEAN COUNTY
Deputy Clerk of the Superior Court
Court House, Room 119
118 Washington Street
Toms River, NJ 08754
LAWYER REFERRAL: 732-240-3666
LEGAL SERVICES: 732-341-2727

PASSAIC COUNTY
Deputy Clerk of the Superior Court
Civil Division
Court House
77 Hamilton Street
Paterson, NJ 07505
LAWYER REFERRAL: 973-278-9223
LEGAL SERVICES: 973-345-7171

SALEM COUNTY
Deputy Clerk of the Superior Court
92 Market Street
P.O. Box 18
Salem, NJ 08079
LAWYER REFERRAL: 609-678-8363
LEGAL SERVICES: 609-451-0003

SOMERSET COUNTY
Deputy Clerk of the Superior Court
Civil Division Office
New Court House, 3rd Floor
P.O. Box 3000
Somerville, NJ 08876
LAWYER REFERRAL: 908-685-2323
LEGAL SERVICES: 908-231-0840

SUSSEX COUNTY
Deputy Clerk of the Superior Court
Sussex County Judicial Center
43-47 High Street
Newton, NJ 07860
LAWYER REFERRAL: 973-267-5882
LEGAL SERVICES: 973-383-7400

UNION COUNTY
Deputy Clerk of the Superior Court
1st Floor, Court House
2 Broad Street
Elizabeth, NJ 07207
LAWYER REFERRAL: 908-353-4715
LEGAL SERVICES: 908-527-4769

WARREN COUNTY
Deputy Clerk of the Superior Court
Civil Division Office
Court House
Belvidere, NJ 07823-1500
LAWYER REFERRAL: 201-267-5882
LEGAL SERVICES: 908-475-2010

RECEIVED MONDAY 10/7/2013 12:05:19 PM 11010492

STERN LAVINTHAL & FRANKENBERG LLC
105 Eisenhower Parkway - Suite 302
Roseland, NJ 07068
(973) 797-1100
Attorneys for Plaintiff

IN RE APPLICATION OF GREEN TREE SERVICING LLC TO ISSUE CORRECTIVE NOTICES OF INTENTION TO FORECLOSE IN CERTAIN PENDING UNCONTESTED FORECLOSURE ACTIONS	SUPERIOR COURT OF NEW JERSEY CHANCERY DIVISION CIVIL ACTION Docket No: F-35398-13 CERTIFICATION OF COUNSEL

I, Laura Scurko, Esq. of full age, hereby certify as follows:

1. I am an attorney of the State of New Jersey, and an associate in the firm of Stern, Lavinthal & Frankenberg, LLC. I am the attorney with the primary responsibility for the filing of the Verified Complaint and Order to Show Cause in this matter. I make the statements herein based upon personal knowledge. I am authorized to make these statements in support of Plaintiff's Verified Complaint and Order to Show Cause.

2. Should the Court execute the Order to Show Cause in this matter, our office will undertake the publication of a legal notice as required by the Order to Show Cause. A true copy of the proposed form of that Notice is attached hereto as Exhibit A.

3. 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.

Dated: 10/7/13

Laura Sourko, Esq.

LEGAL NOTICE
Docket No.: F-35398-13
Superior Court of New Jersey
Chancery Division

STATE OF NEW JERSEY TO:

Any defendant in certain uncontested residential mortgage foreclosure action in which Green Tree Servicing LLC is both the Plaintiff and servicer

WHY GREEN TREE SERVICING LLC IS RUNNING THIS NOTICE. The New Jersey Supreme Court recently held that any Notice of Intent to Foreclosure in New Jersey must strictly comply with the Fair Foreclosure Act. Many Notices of Intent issued in the past did not strictly comply with the Fair Foreclosure Act.

What this Means to you. Green Tree Servicing LLC has filed a lawsuit with the Court and has requested permission to issue corrected Notices of Intent in certain foreclosure actions. The New Jersey court has given Green Tree Servicing LLC permission to serve corrected Notices of Intent. These corrected Notices of Intent are being sent to certain defendant mortgagors/parties obligated on the debt in pending foreclosure actions being serviced by Green Tree Servicing LLC that were filed before February 28, 2012. You may receive a Notice with copies of the verified complaint and the Order of the court permitting Green Tree Servicing LLC to issue the corrected Notices. All of the documents relating to this Green Tree Servicing LLC's Lawsuit will be made available on the New Jersey Court's website at t http://www.judiciary.state.nj.us.

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

Your Right to object to this Process. You also have the right to file an objection to this process of sending corrected Notices of Intent. Your objection must be in writing and must say specifically what you object to. You must file any such objection on or before _____. You must file and send any objection to

Superior Court Clerk's Office, foreclosure Processing Services
Attention: Objection to Notice of Intention to Foreclosure
PO Box 971
Trenton, New Jersey 08625

You must also send copies to Judge Margaret Mary McVeigh, P.J.Ch. Passaic County Courthouse 71 Hamilton Street, Room 621 Paterson, NJ 07505 and to Laura Scurko, Esq, Stern, Lavinthal and Frankenberg, LLC, 105 Eisenhower Parkway, Suite 302, Roseland, NJ 07068. The Court will conduct a hearing on this matter on _____.

Your right to Object to the Corrected Notice of Intent. You also have the right to object to the specific Notice of Intent that is sent to you. To do so, you must file a written objection on the docket in your individual foreclosure case. You must also serve a copy of that objection on the Plaintiff's attorney in the foreclosure case.

If you have any questions. Please visit the New Jersey Courts on line self Help Center at http://www.judiciary.state.Nj.us/prose/index.htm. You may also contact the Superior Court Clerk's office at 609-421-6100 or at SCCOForeclosure.mailbox.judiciary.state.nj.us.

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

"The Fair Housing Act prohibits "any preference, limitation or discrimination because of race, color, religion, sex, handicap, familial status or national origin, or intention to make such preference, limitation or discrimination" in connection with any aspect of a residential real estate transaction. Stern, Lavinthal & Frankenberg, LLC encourages and supports the equal housing practices of the Fair Housing Act in the conduct of business."

RECEIVED MONDAY 10/7/2013 12:03:19 PM 11010492

STERN LAVINTHAL & FRANKENBERG LLC
105 Eisenhower Parkway - Suite 302
Roseland, NJ 07068
(973) 797-1100
Attorneys for Green Tree Servicing, LLC

IN RE NOTICES OF INTENTION TO FORECLOSE SENT BY GREEN TREE SERVICING LLC,	:	**SUPERIOR COURT OF NEW JERSEY CHANCERY DIVISION**
	:	**DOCKET NO. F-35398-13**
	:	**CERTIFICATION IN SUPPORT OF ORDER TO SHOW CAUSE**

Sandra Williams, of full age, hereby certifies as follows:

1. I am an Assistant Vice President of Green Tree Servicing LLC ("Green Tree"). In this capacity, I have the authority to make this Certification on behalf of Green Tree and am the person in the best position to provide this Certification and explain Green Tree's 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 Green Tree's 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 a total of twenty-five years of experience in default management and have been in my present position with Green Tree for the six months. As a result of my experience, I have knowledge of the policies, procedures and processes that Green Tree 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

Green Tree's business records where necessary.

3. Green Tree 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 Green Tree or does not resolve the default through reinstatement or otherwise, Green Tree 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 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), Green Tree 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 A to the Verified Complaint is a list of certain pending pre final judgment foreclosure actions for which Green Tree is seeking to serve a remediated NOI. This list incorporates a population of loans which were service transferred to Green Tree

following the filing of the pending foreclosure action.

7. Attached as Exhibit C to the Verified Complaint herein is a true and accurate copy of the Remediated NOI Template that Green Tree seeks to send to the Foreclosure defendants whose actions are named in the Remediated NOI List. The remediated NOI sent in accordance with this action will provide at least 35 days for the borrower to reinstate the account.

8. Green Tree will use its best efforts to ensure that all NOIs are sent on the Remediated NOI Template and that they will contain accurate substantive information input into the Remediated NOI Template from Green Tree's contemporaneous business records (the "Loan Records") for the subject loan (the "Loan") account .

9. Green Tree respectfully seeks a determination that NOIs thus sent to Foreclosure Defendants in this action, are fully compliant with the Fair Foreclosure Act.

10. Green Tree seeks to 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. Green Tree will produce to this Court proof of service of such Remediated NOIs on the Foreclosure Defendants. It is Green Tree's request that the Court find that the foregoing procedure

accomplishes the purpose of applicable authorities while avoiding the necessity to send duplicate mailings to all Foreclosure Defendants after a Final Order/Judgment is entered herein. Green Tree appreciates that a Foreclosure predicated upon an NOI that was not strictly statutorily compliant cannot proceed unless a Remediated NOI is served.

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.

Sandra Williams
Assistant Vice President
Green Tree Servicing LLC

Dated: 10-03-2013

RECEIVED MONDAY 10/7/2013 12:05:19 PM 11010492

STERN, LAVINTHAL & FRANKENBERG, LLC

COUNSELLORS AT LAW

105 EISENHOWER PARKWAY, ROSELAND, NEW JERSEY 07068

973-797-1100 – FAX 973-228-2679

October 7, 2013

Via Jefls

Hon. Margaret Mary McVeigh, P.J.Ch. Phone: (973) 247-8168
Passaic County Courthouse Fax: (973) 523-4284
77 Hamilton Street
Room 621
Paterson, NJ 07505

RE: **IN RE APPLICATION OF GREEN TREE SERVICING, LLC TO ISSUE CORRECTIVE NOTICES OF INTENTION TO FORECLOSE IN PENDING UNCONTESTED FORECLOSURE ACTIONS**

Docket No: F-35398-13.

Dear Judge McVeigh:

Stern, Lavinthal & Frankenberg, LLC represents Green Tree Servicing LLC in the filing of a Verified Complaint and Order to Show Cause which seeks an Order of the Court permitting Green Tree Servicing, LLC (hereinafter "Green Tree") to serve remediated Notices of Intent to Foreclose (hereinafter "NOIs") on some of its pending uncontested pre final judgment actions. The pleadings filed herein, are filed pursuant to the decision of the Court in U.S. Bank v. Guillaume, 209 N.J. 449 (2012) and the procedure established by the April 4, 2012 Order of Justice Stuart Rabner.

That procedure authorizes the Court to entertain summary actions by Order to Show Cause as to why lenders or servicers who have served deficient NOI's should not be allowed to issue remediated NOIs to the obligor defendants in pre final judgment actions. The Order of April 4, 2012 also requires that a remediated NOI be accompanied by correspondence advising the obligor defendant of the following information: the reasons why the remediated NOI is necessary; the procedure in place for the filing of an objection to the remediated NOI by the defendant/obligor; the name of a contact who can respond to questions of the Defendant/obligor; a statement that the receipt of the remediated NOI permits the obligor 35 days in which he/she may either cure the default or object to the issuance of the remediated NOI. A form of letter which will explain the procedure in accordance with the April 4, 2012 Notice of the Court is attached as Exhibit B to the Verified Complaint.

The Guillaume Court established that dismissal was not the sole remedy for the service of an NOI which was not strictly compliant with the Fair Foreclosure Act. While the deficiencies in some of the NOIs for which Green Tree Servicing, LLC is seeking permission to re breach do not involve the naming of the lender and/or servicer as in Guillaume, the deficiencies could be interpreted as preventing the execution of a Certification of Diligent Inquiry. Therefore, Green Tree Servicing, LLC is seeking an Order of the Court allowing for the re breaching on this basis as well.

The loans which form the basis of this action have all been transferred from another servicer to Green Tree Servicing LLC. (See the Certification of Sandra Williams, attached hereto). (See also, the Verified Complaint, paragraphs 8 and 12). It is respectfully urged that the NOI proposed by Green Tree Servicing LLC complies with the Court's ruling in the case of U.S.

Bank v. Guillaume, 209 N.J. 449 (2012), such that it will enable counsel to sign a Certification of Diligent Inquiry in accordance with recent revisions to the Rules of Court.

Exhibit C to the Verified Complaint is a copy of the NOI proposed to be utilized by Green Tree should the Court permit the rebreaching of these accounts. Green Tree proposes to send the remediated NOI accompanied by an Explanatory Letter, which is attached as Exhibit B to the Verified Complaint. It is respectfully submitted that the proposed NOI complies with the Fair Foreclosure Act, and that the Explanatory Letter is in compliance with the tenets expressed in the April 4, 2012 Order of the Court. It is further respectfully urged that permitting the service of the remediated NOI is not prejudicial to the obligor defendants in that the reinstatement figure incorporated in the NOI will not include any attorney fees and costs which have been incurred in the pending foreclosure action.

It is respectfully urged that this Court grant the relief sought and that it order that if the Defendant Obligor fails to cure the default or object in a timely manner to the service of the NOI, that the case should proceed to Final Judgment as an uncontested matter.

Respectfully submitted,
STERN, LAVINTHAL, & FRANKENBERG, LLC

Laura Scurko, Esq.

LS/tar

Exhibit 2

JOSE SANTOS ORELLANA
4041 HALLDALE AVE
LOS ANGELES, CA 90062
Pro Se

UNITED STATES DISTRICT COURT

FOR THE DISTRICT OF NEW JERSEY

IN RE APPLICATION BY GREEN TREE SERVICING LLC TO ISSUE REMEDIATED NOTICES OF INTENT TO FORECLOSE IN CERTAIN UNCONTESTED FORECLOSURES	: Case No._____ : [formerly SUPERIOR COURT OF NEW JERSEY CHANCERY DIVISION PASSAIC COUNTY DOCKET NO. F-35398-13 :

JOSE SANTOS ORELLANA'S NOTICE OF FILING

Comes now **JOSE SANTOS ORELLANA**, by and through the undersigned *pro se* counsel, and hereby files this NOTICE OF FILING.

PLEASE TAKE NOTICE THAT on February 26, 2014, JOSE SANTOS ORELLANA, named defendant, by pro se counsel filed a NOTICE OF REMOVAL, pursuant to Title 15 USC, section 1690, et seq., and Title 28 USC, sections 1332, 1441, 1446, removing the above-captioned action and terminating jurisdictional authority over the case and the parties from the SUPERIOR COURT OF NEW JERSEY CHANCERY DIVISION PASSAIC COUNTY to the UNITED STATES DISTRICT COURT FOR THE DISTRICT OF NEW JERSEY. A conformed copy of the filed NOTICE OF REMOVAL is attached hereto as Exhibit "1," without attachments.

PLEASE TAKE FURTHER NOTICE that upon the filing of the NOTICE OF REMOVAL with the Clerk of the UNITED STATES DISTRICT COURT FOR THE DISTRICT OF NEW JERSEY and filing copies thereof with the SUPERIOR COURT

OF NEW JERSEY CHANCERY DIVISION PASSAIC COUNTY, JOSE SANTOS ORELLANA has effected removal and the SUPERIOR COURT OF NEW JERSEY CHANCERY DIVISION PASSAIC COUNTY, and all actors, officers and agents authorized thereunder, SHALL PROCEED NO FURTHER IN THE ACTION, DOCKET NO. F-35398-13, unless and until the case is remanded pursuant to 28 USC 1446(d).

DATED this 27 day of February, 2014

JOSE SANTOS ORELLANA
Pro Se

By: _____ MP All Rights Reserved

CERTIFICATE OF SERVICE

I HEREBY CERTIFY that a true and correct copy of the foregoing NOTICE OF FILING, was served via regular U.S. Mail to:

GREEN TREE SERVICING LLC
c/o STERN LAVINTHAL & FRANKENBERG LLC
105 Eisenhower Parkway – Suite 302
Roseland NJ 07068
(973) 797-1100

Dated: This 27 day of February, 2014

Declarant

* * * * * * * * * * * * * * * * * * * *

Exhibit 1

JOSE SANTOS ORELLANA
4041 HALLDALE AVE
LOS ANGELES
Pro Se

UNITED STATES DISTRICT COURT

FOR THE DISTRICT OF NEW JERSEY

IN RE APPLICATION BY GREEN TREE SERVICING LLC TO ISSUE REMEDIATED NOTICES OF INTENT TO FORECLOSE IN CERTAIN UNCONTESTED FORECLOSURES	: Case No._____ : [formerly SUPERIOR COURT OF NEW JERSEY CHANCERY DIVISION PASSAIC : COUNTY DOCKET NO. F-35398-13 :

NOTICE OF REMOVAL

JOSE SANTOS ORELLANA, hereby removes DOCKET NO. F-35398-13, from the SUPERIOR COURT OF NEW JERSEY, CHANCERY DIVISION PASSAIC COUNTY, to the UNITED STATES DISTRICT COURT FOR THE DISTRICT OF NEW JERSEY pursuant to Title 15 › Chapter 41 › Subchapter V › § 1601, *et seq.*, and Title 28 › Part IV › Chapter 89 › § 1332, § 1441 and § 1446, of the United States Code and as ground for its removal, hereby states under Oath, as follows:

JURISDICTION

Complete Diversity

1. On October 03rd, 2013, Applicant Plaintiff, GREEN TREE SERVICING LLC, "GTS," filed the removed Complaint in NEW JERSEY State Court.

2. Diversity is complete as to Plaintiff GREEN TREE SERVICING LLC, alleging its organizational jurisdictional, registered with the STATE of NEW JERSEY, as a **ST PAUL MINNESOTA** LLC, and attaching documents identifying it as a **TEMPE**

ARIZONA LLC, both diverse to and JOSE SANTOS ORELLANA, domiciled in NEW JERSEY, and the property *situs* in Burlington County, State of New Jersey.

All rights and objections are reserved, no waivers.

Federal Preemption Grounds for Removal

3. The collection of federal debt is the exclusive arena of the federal law and federally guaranteed loan foreclosures are the exclusive province of the Secretary of the Department of Housing and Urban Development.

4. The underlying obligation was a Fannie Mae originated product.

5. Fannie Mae is a federal corporation, chartered under the United States Code, is a real party in interest, and a necessary and proper party.

6. GREEN TREE SERVICING LLC is not the consumer credit originator of the contract alleged with JOSE SANTOS ORELLANA, but identifies itself as a third party debt collector of a federally guaranteed loan.

7. The prosecution of debt collection of defaulted mortgages is exclusively the province of the Secretary of the Department of Housing and Urban Development, "Secretary," or a duly authorized and appointed delegate.

8. The Complaint was required, but failed to allege preliminary and material facts prerequisite to the allegation of a claim of proper debt instrument ownership, and assignment *i.e.*, authorized foreclosure and for possession. 12 USC §3151.

9. As required by Title 28 › Part IV › Chapter 89 › commencing with § 1446(a), copies of all process, pleading, orders, and other papers or exhibits filed in the State Court case are attached hereto as Exhibit "1," and made part herein by reference.

10. Process was inexplicably delayed for out of state service, with receipt by JOSE SANTOS ORELLANA on December 20, 2013.

11. Delay in the out of state (California) service rendered the time to respond and object by out of state party JOSE SANTOS ORELLAN, legally insufficient as ordered after delayed service of notice by GTS.

12. STERN LAVINTHAL & FRANKENBERG LLC, 105 Eisenhower Parkway, Suite 302, Roseland, New Jersey 07068, 973 797-1100, is a retained attorney and/or federal third party debt collection law firm without ratification of commencement alleged in the Complaint.

13. The prosecution of the third party collection of the alleged federal debt is exclusively within the original jurisdiction of the United States District Court and NEW JERSEY law is preempted.

14. The law of the contract contained within a MULTI STATE – Fannie Mae/Freddie Mac UNIFORM INSTRUMENT consumer credit origination instruments, state that the:

"(I) "Applicable Law" ***means all controlling applicable federal****, state and local statutes, regulations ordinances and administrative rules and orders (that have the effect of law) as well as all applicable final, non-appealable judicial opinions."*

15. The contract sued upon, governing the third party debt collection, agrees with federal preemption of NEW JERSEY State judicial foreclosure law.

16. Third party debt collection attorneys, FNMA, STERN LAVINTHAL & FRANKENBERG LLC, likely retained by the mortgage insurer, misused the NEW JERSEY State judicial foreclosure procedure to collect a federal third party debt, where the debt collection procedure is governed exclusively by federal law. Title 15 › Chapter 41 › Subchapter V › § 1601 *et seq.*, Title 28 › Part VI › Chapter 176.

17. Such misconduct and misuse of process interfered with the timely and material objection and response to the claim, supports removal and warrants finding that the Plaintiff acted in bad faith to prevent removal of the action. Title 28 › Part IV › Chapter 89 › § 1446(c)(3)(B).

18. Title 28 › Part VI › Chapter 176 › Subchapter A › § 3001 of the United States Code states:

"(a) In General.— Except as provided in subsection (b), the [1] chapter

provides the exclusive civil procedures for the United States—

(1) to recover a judgment on a debt;"

19. Title 15 › Chapter 41 › Subchapter V › § 1601, *et seq.*, of the United States Code regulates deceptive and unfair debt collection practices and governs the activity of GREEN TREE SERVICING LLC in enforcing the collection of the alleged debt.

20. GREEN TREE SERVICING LLC failed, within five days after the initial communication with consumer JOSE SANTOS ORELLANA, in connection with the collection of the alleged debt, to send a written notice containing—

(1) the correct amount of the debt;

(2) the name of the creditor to whom the debt is owed;

(3) a statement that unless the consumer, within thirty days after receipt of the notice, disputes the validity of the debt, or any portion thereof, the debt will be assumed to be valid by the debt collector;

(4) a statement that if the consumer notifies the debt collector in writing within the thirty-day period that the debt, or any portion thereof, is disputed, the debt collector will obtain verification of the debt or a copy of a judgment against the consumer and a copy of such verification or judgment will be mailed to the consumer by the debt collector; and

(5) a statement that, upon the consumer's written request within the thirty-day period, the debt collector will provide the consumer with the name and address of the original creditor, if different from the current creditor.

21. The legal action by GREEN TREE SERVICING LLC, a third party debt collector, is not construed as authorized by Title 15.

22. GREEN TREE SERVICING LLC, a third party debt collector was required to bring its action to enforce an alleged debt concerning an interest in real property against consumer credit transaction participant JOSE SANTOS ORELLANA, in the case of an action to enforce an alleged consumer credit obligation, only in the judicial

district or similar legal entity in which such real property is located.

Venue

23. Venue is proper in this Court pursuant to 28 USC 1441(a) and 1446(b) because the UNITED STATES DISTRICT COURT FOR THE EASTERN DISTRICT OF NEW JERSEY, is the federal judicial district or similar entity embracing the SUPERIOR COURT OF NEW JERSEY COURT, CHANCERY DIVISION, COUNTY OF PASSAIC, where the State Court Action was originally filed. A copy of the New Jersey State Court Verified Complaint is attached hereto as Exhibit "1."

Amount in Controversy

24. An action to enforce any liability created by this the Consumer Protection Act and amendment by the Fair Debt Collection Practices Act, may be brought in any appropriate United States district court without regard to the amount in controversy, within one year from the date on which the violation occurs.

25. This action for the collection of federal debt, properly in the DISTRICT or other entity, has no minimum amount controversy.

26. The State Court action may be properly removed to this Court.

Notice

27. Written notice of removal of this action will be promptly served to Applicant GREEN TREE SERVICING LLC and a NOTICE OF FILING, filed with the Clerk of the SUPERIOR COURT OF NEW JERSEY COURT, CHANCERY DIVISION, COUNTY OF PASSAIC. A copy of the Notice of Filing is attached hereto as Exhibit "2."

DATED this ___ day of February, 2014

JOSE SANTOS ORELLANA
Pro Se

By: _____ MP All Rights Reserved

CERTIFICATE OF SERVICE

I HEREBY CERTIFY that a true and correct copy of the foregoing was served via regular U.S. Mail to:

GREEN TREE SERVICING LLC
c/o STERN LAVINTHAL & FRANKENBERG LLC
105 Eisenhower Parkway – Suite 302
Roseland NJ 07068
(973) 797-1100

Dated: This ____ day of February, 2014

_____
Declarant

* * * * * * * * * * * * * * * * * * * *

Exhibit 1

RECEIVED MONDAY 10/7/2013 12:05:19 PM 11010492

FILED Oct 16, 2013

STERN LAVINTHAL & FRANKENBERG LLC
105 Eisenhower Parkway - Suite 302
Roseland, NJ 07068
(973) 797-1100
Attorneys for Green Tree Servicing, LLC

IN RE APPLICATION BY GREEN TREE SERVICING LLC TO ISSUE REMEDIATEDNOTICES OF INTENT TO FORECLOSE IN CERTAIN UNCONTESTED FORECLOSURES	:	**SUPERIOR COURT OF NEW JERSEY CHANCERY DIVISION PASSAIC COUNTY**
	:	**DOCKET NO. F-35398-13**
	:	**CIVIL ACTION**
	:	**ORDER TO SHOW CAUSE**

THIS MATTER being brought before the Court by **GREEN TREE SERVICING, LLC** ("the Servicer" or "Green Tree"), in pending foreclosure cases ("the Foreclosures"), by and through counsel, Stern, Lavinthal & Frankenberg, LLC, seeking relief by way of summary action for an Order permitting Green Tree to issue Remediated Notices of Intent to Foreclose (the "Remediated NOI") to the defendant/ mortgagor and/or parties obligated on the debt ("Foreclosure Defendants") in the pending, pre-judgment, uncontested Foreclosure identified on Exhibit A of the Verified Complaint and based upon the New Jersey Supreme Court's decision in US Bank, N.A. v. Guillaume, 209 N.J. 449 (2012), pursuant to the April 4, 2012 Order of the New Jersey Supreme Court (the "April 4th Order") and for good cause shown:

IT IS on this 16th day of October, 2013,

ORDERED that Foreclosure Defendants whose names appear on the Remediated NOI List may appear before the Honorable Margaret Mary McVeigh, P.J. Ch., Superior Court, Passaic County, Chancery Division, at 71 Hamilton Street, Paterson, NJ 07505 at 10 a.m. o'clock or as soon thereafter as counsel can be heard, on the 29th day of January, ~~2013~~ 2014 to object to this Court's

Order allowing Green Tree to issue Remediated NOIs pursuant to this Order to Show Cause.

AND IT IS FURTHER ORDERED THAT FOR EACH FORECLOSURE ACTION IN WHICH GREEN TREE ISSUES A REMEDIATED NOI TO A FORECLOSURE DEFENDANT:

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

- the reasons why the Remediated NOI is being served;
- the procedure to follow in the event a Foreclosure Defendant wishes to object to the Remediated NOI:
- their right to object to the Remediated NOI or their right to cure the default within 35 days of the date of the Remediated NOI.

2. Green Tree will issue a Remediated NOI in the form of the Remediated NOI Template as an Exhibit to the Verified Complaint and shall attach such Remediate NOI to the Explanatory Letter referenced in paragraph 1 above. The Remediated NOI will exclude attorneys' fees and Foreclosures that have been incurred in the pending foreclosure cases. In accordance with applicable servicing guidelines and as required by N.J.S.A. 2A:50-56(e), the Explanatory Letter and Remediated NOI will be sent by Green Tree in their capacity as the servicing agent for the Foreclosure Plaintiff.

3. Green Tree shall serve the Remediated NOI, the Explanatory Letter, the Verified Complaint without exhibits, and a copy of this Order to Show Cause (the "OTSC Package") via certified mail, return receipt requested, and regular mail at the last known address of the Foreclosure Defendant. The OTSC Package shall be mailed within **60** (Sixty) days from the date of this Order. For purposes of this Order to Show Cause, Green Tree may serve each martial couple

with one OTSC Package addressed to both.1

4. A copy of Green Tree's complete application to this Court shall be loaded onto the New Jersey Court's website within 5 days of the date of this Order where it will be available for review by the general public at the following link: http://www.judiciary.state.nj.us/.

5. In addition to providing service of the OTSC Package by certified and regular mail, Green Tree will, at least two days prior to December 23, 2013, provide publication notice two (2) times in each of the following four (4) daily newspapers in a manner consistent with similar legal notices: Star Ledger, Bergen Record, The Press of Atlantic City, The Gloucester County Times. Attached hereto as an Exhibit is a sample legal notice.

6. Green Tree shall file with the Court its proof of service of the OTSC Package on Foreclosure Defendants on the Remediated NOI List in the manner consistent with this Order no later than nine (9) days before the return date.

7. You [Foreclosure Defendants] have the right to object (an "Objection") in this proceeding to this Order to Show Cause (the process by which this Court gave Green Tree permission to serve the Remediated NOI). You must file an original copy of the written Objection under the docket number listed on the first page of this Order for this case with the Superior Court Clerk's office, Foreclosure Processing Services in Trenton, New Jersey and you must serve copies of the Objection to both the Honorable Margaret Mary McVeigh and counsel for Green Tree. To do so, you must set forth with specificity the basis for your Objection and file your Objection with the Superior Court Clerk's office at the following address on or before January 10, 2014

Superior Court Clerk's office, Foreclosure Processing Services
Attn: Objection to Notice of Intention to Foreclose
25 Market Street
P.O. Box 971

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1 In the event that Green Tree has been provided an address for the Estate of a deceased Foreclosure Defendant, the OTSC Package shall be mailed to the address and/or the Executor or Administrator, if known and available.

Trenton, New Jersey 08625-0971

You must also serve a copy of the Objection on Green Tree's attorney, Laura Scurko, Esq, Stern, Lavinthal & Frankenberg, LLC, 105 Eisenhower Parkway, Roseland, NJ 07068, and mail a copy of your Objection to the Honorable Margaret Mary McVeigh, P.J.Ch. at the Superior Court of New Jersey, Passaic County Courthouse, 71 Hamilton Street, Chambers 100, Paterson, New Jersey 07505.

8. You [Foreclosure Defendants] also have the right to object to the Remediated NOI that you will receive. You will also have 35 days from the date of the Remediated NOI to cure your default. If you object to any of the contents of your Remediated NOI, you must file a written objection under the docket number for your Foreclosure action. You must set forth with specificity the basis for your objection and file your objection with the Superior Court Clerk's Office on or before **January 10, 2014;**

Superior Court Clerk's office, Foreclosure Processing Services
25 Market Street
P.O. Box 971
Trenton, New Jersey 08625-0971

[ ] [ ] [ ] [ ]

You must also service a copy of the Objection to Green Tree's attorney, Laura Scurko, Esq, Stern, Lavinthal & Frankenberg, LLC, 105 Eisenhower Parkway, Roseland, NJ 07068, and mail a copy of your Objection to Judge McVeigh at the Superior Court of New Jersey, Passaic County Courthouse, 71 Hamilton Street, Chambers 100, Paterson, New Jersey 07505.

9. Green Tree may file and serve a written reply ("the Reply") to any opposition papers received by **January 20, 2014**. The Reply must be filed with the Clerk of the Superior Court in **Trenton, NJ**, with a copy to Judge McVeigh and to each Foreclosure Defendant who filed an opposition.

10. If you cannot afford an attorney, you may call the Legal Services office in the County in

Printer Status Report

Product Information

1. Model Name: HP Officejet 6600 e-All-in-One
2. Model Number: H711q
3. Serial Number: CN2219231051N
4. Product Number: CZ155A
5. Service ID: 22088
6. Printer Zone (PX): 0
7. Firmware Version: MINIZCN1N1232AR
8. FW Patch Version: 0
9. Country/Region: 15
10. Duplexer: Not Installed
11. ADF: Installed

Connectivity Settings

14. Network Status: Offline
15. Active Connection Type: None
16. Ethernet Hardware Address: 00:0A:E4:A1:A0:0B
17. Hostname: HP50F6DW
18. Admin Password: Not Set
19. Front Panel Destinations List: 0
20. Scan Settings
21. Pages Scanned: 9
22. Scan Fax Settings
23. Fax Speed: Medium (14400)
24. Backup Fax Reception: On
25. Fax Forwarding: Not Run
26. Auto Answer: On
27. Fax Receive Mode: On
28. Distinctive Ring: All Rings
29. Fax Usage Information
30. Fax to PC: Off
31. Faxes Sent: 0
32. Faxes Received: 0

Print Usage Information

12. Total Pages Printed: 40
13. Borderless Pages Printed: 0

Ink Delivery System Information

33. IK: 356
34. Ink Supply:

	Black	Cyan	Yellow
36. Ink Number:	HP 932 SETUP	HP 933 SETUP	HP 933 SETUP
37. End of Warranty Date (Y-M-D):	2015/04/30	2015/04/30	2015/04/30
38. First Installation Date (Y-M-D):	2013/08/06	2013/08/06	2013/08/06
39. Ink Zone:	1	1	1
40. USE:	0	0	0
41. HP:	1	1	1
42. Supported Ink Cartridges*:	HP 932	HP 933	HP 933XL
	HP 932XL	HP 933XL	HP 933

*Not all cartridges are available in all regions.

Additional Assistance

For more information about how to change settings and diagnose problems, see the user documentation for your device. This documentation is available on your computer after you install the software—either from the HP Officejet 6600 e-All-in-One Printer Software (Windows) or the Help Viewer (Mac OS).

Fax Test Setup

To verify that your product is setup correctly for Fax, run the Fax Test. You can access this test from the device control panel or from the HP Officejet 6600 e-All-in-One Printer Software.

Wireless Network Test

To verify your product is setup correctly for Wireless, run the Wireless Network Test. You can access this test from the device control panel.

which you live. A list of these offices is provided with the Remediated NOI.

11. A proposed form of Order addressing the relief sought on the return date (along with a self-addressed return envelope with return address and postage) must be submitted to the Court by Green Tree no later than nine (9) days before the return date.

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

13. In the event a Foreclosure action has been suspended or stayed as a result of a pending bankruptcy case or loss mitigation activity, the OTSC Package shall not be sent unless and until the suspension or stay is lifted. In such circumstances, the following procedure shall be used. Green Tree shall mail the OTSC Package within 45 days of the lifting of the stay or suspension of the Foreclosure action. You [Foreclosure Defendant] will have 35 days from the date of the Remediated NOI in which to object to the Remediated NOI or cure your default. Any objections to the relief set forth in this Order to Show Cause shall be made in writing to the Court in the County in which your foreclosure is pending. You must also send a copy of your written papers to Green Tree's attorney, Laura Scurko, Esq, Stern, Lavinthal & Frankenberg, LLC, 105 Eisenhower Parkway, Roseland, NJ 07068 or the Court adjudicating your Foreclosure action will not be able to consider your objection.

Margaret Mary McVeigh

Hon. Margaret Mary McVeigh, P.J.Ch.

RECEIVED THURSDAY 10/3/2013 2:37:45 PM 1099663

FILED Oct 03, 2013

STERN LAVINTHAL & FRANKENBERG LLC
105 Eisenhower Parkway - Suite 302
Roseland, NJ 07068
(973) 797-1100
Attorneys for Green Tree Servicing LLC

IN RE APPLICATION BY GREEN TREE SERVICING LLC TO ISSUE REMEDIATED NOTICES OF INTENT TO FORECLOSE IN CERTAIN UNCONTESTED FORECLOSURES	:	**SUPERIOR COURT OF NEW JERSEY CHANCERY DIVISION PASSAIC COUNTY**
		CIVIL ACTION F -035398-13
		VERIFIED COMPLAINT

Plaintiff, **GREEN TREE SERVICING LLC** (the "Plaintiff," "Lender" "Servicer" or "Green Tree"), by and through counsel, Stern, Lavinthal & Frankenberg, LLC, brings this action pursuant to the April 4, 2012 Order of the New Jersey Supreme Court that was entered following the Court's decision in U.S. Bank, N.A. v Guillaume, 209 N.J.449 (2012), and h e r e b y says as follows:

1. Green Tree holds and services mortgage loans (The "Loan" or "Mortgage Loans") encumbering residential properties (the "Mortgaged Properties") in several states, including the State of New Jersey.

2. In its role as Servicer of a loan, Green Tree undertakes payment collection/application, loss mitigation (modifications, short sales, deeds in lieu of Foreclosure, etc.) and collection efforts, including Foreclosure with respect to a Mortgage Loan. If a Loan is owned by another entity, Green Tree undertakes these efforts in accordance with the contracts that govern its relationship with the owner of the Loan as well as the Loan documents, Rules of Court and applicable law. In order to meet its obligations in servicing the loans it holds and the loans it

services, Green Tree maintains business records which reflect the status and activity of each loan. Those records include information relevant to the payments, escrow disbursements, amounts due, and whether a Loan is in default. This information is maintained in Green Tree's business records, which are made contemporaneously with a transaction, and which are created and maintained in the regular course of its business. In cases in which Green Tree is only the servicer (and not also the lender), the lender is not likely to have possession of the relevant servicing information, as was recognized by the Supreme Court in the June 2011 revisions to Court Rules 4:64-1 and 4:64-2.

3. Attached as Exhibit A, is the current list of certain pending Foreclosures for which Green Tree is seeking to serve remediated NOIs (collectively, the "Remediated NOI List"). While Green Tree does not appear as the Plaintiff on the Remediated NOI List, due to a transfer of the loans, the loans are currently held and serviced by Green Tree.

4. One of the duties of a Servicer of a defaulted mortgage loan in New Jersey is to prepare and serve the Notice of Intent to Foreclose (the "NOI") in accordance with applicable contracts and as required by the Fair Foreclosure Act (the "FFA"), N.J.S.A. 2A:50-56, et seq. The NOI is prepared based on Loan records maintained by Green Tree and includes, among other information, the amount that is required to reinstate the Loan and the date by which reinstatement must occur.

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

6. Following their decision in Guillaume, the 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 as to why Plaintiffs in any uncontested residential mortgage Foreclosure actions filed on or before February 27, 2012 , in which Final Judgment has not been entered, who caused NOIs to be served that are not strictly compliant with the Fair Foreclosure Act as recently interpreted, should not be allowed to serve remediated NOIs on defendants/mortgagors and/or parties obligated on the debt (the "Foreclosure Defendants").

7. The April 4th Order further provides that any Remediated NOI must be accompanied by a letter (the "Explanatory Letter") to the Foreclosure Defendants 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 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. A substantial number of loans has been serviced released or transferred to Green Tree over the course of the last several months, from other servicers or lenders. Of those loans, Green Tree has identified a population of Foreclosures in which the previously served NOIs may not have been strictly compliant with the FFA as recently interpreted. These Foreclosures are identified on the Remediated NOI list. The Remediated NOI List was reviewed for accuracy to verify the statuses of the Foreclosures; the effect of loss mitigation on pending Foreclosures, whether there are relevant bankruptcy proceedings and whether, there were intervening deaths of Foreclosure Defendants since the original NOIs were sent.

9. The Remediated NOI List identifies certain Loans which are non-contested pre

Final Judgment actions where the complaint was filed on or before February 27, 2012, in the NOIs did not provide the address of the lender as required by NJSA 2A:50-56©(11) and/or the NOI did not include the name of a contact for asking questions, and/or Green Tree may lack sufficient information to verify that the NOI was sent in accordance with the FFA. Specifically, as directed by the Supreme Court in Guillaume and the April 4th Order, the Remediated NOI List identifies certain uncontested Foreclosures that were filed on or before February 27, 2012 in which Final Judgment has not been entered, and in which Green Tree is seeks leave to send a remediated NOI.

10. The Remediated NOI List identifies (1) the name of the Plaintiff in the Foreclosure, (2) the name of the Foreclosure Defendant, (3) the Foreclosure docket number, (4) the Vicinage, (5) whether the Foreclosure is contested,1 and (6) the name of the Foreclosure attorney.2 While Green Tree is not the Plaintiff in each of the Foreclosures, it is the holder and Servicer of each such Loan, maintains the Loan Records for each such Loan and is responsible for mailing the remediated NOI.

11. To comply with the April 4th Order, attached as Exhibit "B" to the Verified Complaint is the proposed form of Explanatory Letter that Green Tree intends to cause to be sent to each Foreclosure Defendant on the Remediated NOI List. In accordance with the Supreme Court in the April 4th Order, the proposed form of Explanatory Letter:

a. explains the reason why the Remediated NOI is being served;

b. explains the procedure to follow in the event a Foreclosure Defendant wishes to object to the Remediated NOI;

c. identifies the borrower's name, Loan number, Plaintiff and a Docket number of the underlying Foreclosure;3

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1 None of the matters listed on the Remediated NOI List is currently contested.
2 On each of the loans listed on Exhibit A, the foreclosure Attorney is Stern, Lavinthal & Frankenberg, LLC.
3 Because considerable time has passed since the NOIs were originally sent in the foreclosure actions, the Foreclosure Plaintiff initially identified in the caption may not be the current correct entity that will be listed in the corrected NOI. For the sake of clarity, the corrected NOI will list the current lender and lender's address and counsel will undertake to

d. identifies the individual(s) a Foreclosure Defendant should contact with any questions;

e. advises the Foreclosure Defendant of the right to object to the Remediated NOI as well as the right to cure the default within 35 days of the date of the Remediated NOI.

The remediated NOIs will exclude attorneys' fees and costs incurred in the pending Foreclosure.

12. Attached as Exhibit "C" to the Verified Complaint is the proposed form of Remediated NOI (the "Remediated NOI Template") which Green Tree will cause to be sent 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 cure their default, as described in the Order To Show Cause, without attorneys' fees or costs incurred in the pending Foreclosures.

13. Green Tree will cause to be served upon each of the Foreclosure Defendants, a copy of the Court's Order to Show Cause in this action, the form of Explanatory Letter attached as Exhibit A, and the Verified Complaint and all supporting Certifications (together the "OTSC Package").

14. The OTSC Package will also include a corrected NOI in the form attached as Exhibit C. The corrected NOI will include, inter alia, the information specific to the Foreclosure Defendant's mortgage loan, the default, the lender/holder's name and address and the amount required to reinstate.

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take appropriate steps to change the plaintiff in affected foreclosure actions were required.

15. Service of the OTSC package will be conducted in accordance with the requirements of the Fair Foreclosure Act.[4]

WHEREFORE, Plaintiff respectfully requests that this Court enter an Order permitting Green Tree to issue remediated NOIs in an omnibus manner as permitted in the April 4, 2012 Order to include the name and address of the Lender in certain pending, uncontested Foreclosures identified on the Remediated NOI List and for such other and further relief as this Court deems just and equitable.

Stern, Lavinthal & Frankenberg, LLC
Attorneys for Green Tree Servicing, LLC

DATED: 10/3/13

By: Laura Sourko, Esq
Attorneys for Plaintiff

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, 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, and the

4 Green Tree will cause to be served those Foreclosure Defendants who have informed Green Tree that they have retained counsel with the OTSC Package in accordance with the procedures set forth in the Fair Foreclosure Act. Green Tree will also serve counsel in such cases with the OTSC Package.

Verified Complaint filed on behalf of Green Tree Servicing LLC at Docket Number F-13034-13.

I further certify that I am unaware of any non-party who should be joined in this action pursuant to Rule 4:28 or who is subject to joinder pursuant to Rule 4:29-1 (b) because of potential liability to any party based on the same transactional facts.

Dated: 10/3/13

Laura Sturko Esquire

VERIFICATION

I, Sandra Williams, of full age certify as follows:

1. I am Assistant Vice President of Green Tree Servicing LLC.

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.

Sandra Williams

Sandra Williams

Dated: 10.03.2013

EXHIBIT A

REMEDIATED NOI LIST

Mortgagor Name	Obligors	Complaint Docket Number	Plaintiff	PropertyCounty
ABDELLATIF, SAMIR	ABDELLATIF, SAMIR	F-038260-10	BAC HOME LOANS SERVICING, L.P. FKA COUNTRYWIDE HOME LOANS SERVICING, L.P.	Hudson, NJ
ABDEL-WAHAB, AIMN M	ABDEL-WAHAB, AIMN M	F-037908-10	BAC HOME LOANS SERVICING, L.P. f/k/a COUNTRYWIDE HOME LOANS SERVICING, L.P.	Somerset, NJ
ABREU, GUIDO	ABREU, GUIDO	F-14259-10	BANK OF AMERICA, N.A.	Middlesex, NJ
ADAM, CORDELIA	ADAM, CORDELIA	F-044921-10	BANK OF AMERICA, N.A	Monmouth, NJ
ADAMS, ELBERT	ADAMS, ELBERT ,ADAMS, HIS	F-034584-10	BAC HOME LOANS SERVICING, L.P. FKA COUNTRYWIDE HOME LOANS SERVICING, L.P.	Camden, NJ
ADAMS, ELBERT R.	ADAMS, ELBERT R.,ADAMS, N	F-034883-10	BAC HOME LOANS SERVICING, L.P. FKA COUNTRYWIDE HOME LOANS SERVICING, L.P.	Camden, NJ
ADAMS, KAREN Y.	ADAMS, KAREN Y.	F-04138-10	BAC HOME LOANS SERVICING, LP F/K/A COUNTRYWIDE HOME LOANS SERVICING, LP	Camden, NJ
ADAMS, MICHAEL O.	ADAMS, MICHAEL O.	F-045877-10	BAC HOME LOANS SERVICING, L.P. F/K/A COUNTRYWIDE HOME LOANS SERVICING, L.P.	Union, NJ
ADLER, CHAYA BAILA	ADLER, CHAYA BAILA	F-26666-10	BAC HOME LOANS SERVICING, LP F/K/A COUNTRYWIDE HOME LOANS SERVICING, LP	Ocean, NJ
AHREM, KEN	AHREM, KEN	F-042830-10	BAC HOME LOANS SERVICING, L.P., F/K/A COUNTRYWIDE HOME LOANS SERVICING, L.P.	Camden, NJ
ALAS, JOSE	ALAS, JOSE ,CHACON, HIS W	F-34298-10	BAC HOME LOANS SERVICING, L.P. FKA COUNTRYWIDE HOME LOANS SERVICING, L.P.	Union, NJ
ALI, RUMAN	ALI, RUMAN	F-11641-10	BAC HOME LOANS SERVICING, LP FKA COUNTRYWIDE HOME LOANS SERVICING LP	Passaic, NJ
ALLVORD, LANCE	ALLVORD, LANCE	F-045429-10	BANK OF AMERICA, N.A.	Gloucester, NJ
ALMEIDA, GEORGE A	ALMEIDA, GEORGE A.	F-059785-10	BAC HOME LOANS SERVICING, L.P. F/K/A COUNTRYWIDE HOME LOANS SERVICING, L.P.	Union, NJ
ALMOUBAYED, MOHAMAD	ALMOUBAYED, MOHAMAD	F-042849-10	BAC HOME LOANS SERVICING, LP FKA COUNTRYWIDE HOME LOANS SERVICING LP	Camden, NJ
ALVAREZ, JOHN S	ALVAREZ, JOHN S.	F-048520-10	BAC HOME LOANS SERVICING, L.P. F/K/A COUNTRYWIDE HOME LOANS SERVICING, L.P.	Hudson, NJ
ALVAREZ, YURI	ALVAREZ, YURI	F-043101-10	BAC HOME LOANS SERVICING, L.P. F/K/A COUNTRYWIDE HOME LOANS SERVICING, L.P.	Essex, NJ
ALY, MOHAMED	ALY, MOHAMED	F-22320-06	BANK OF NEW YORK AS TRUSTEE FOR THE CERTIFICATEHOLDER S CWABS, INC. ASSET-BACKED CERTIFICATES SERIES 2005-12	Essex, NJ
ANCHETA, JEROME L	ANCHETA, JEROME L	F-044069-10	BAC HOME LOANS SERVICING, L.P. F/K/A COUNTRYWIDE HOME LOANS SERVICING, L.P.	Camden, NJ
ANDERSON, KAREN S	ANDERSON, KAREN S.	F-053947-10	BANK OF AMERICA, N.A.	Camden, NJ
ANTICO, ERIC J.	ANTICO, ERIC J.	F-047185-10	BAC HOME LOANS SERVICING, L.P. FKA COUNTRYWIDE HOME LOANS SERVICING, L.P.	Monmouth, NJ
ARIAS, JIMMY F.	ARIAS, JIMMY F.	F-044523-10	BAC HOME LOANS SERVICING, L.P. F/K/A COUNTRYWIDE HOME LOANS SERVICING, L.P.	Somerset, NJ
ARIAS, JUAN; PENALO, JULIANA	ARIAS, JUAN	F-40550-08	BAC HOME LOANS SERVICING LP F/K/A COUNTRYWIDE HOME LOANS SERVICING LP	Passaic, NJ
ASHNAULT, TAMARA	ASHNAULT, TAMARA	F-055419-10	BAC HOME LOANS SERVICING L.P. F/K/A COUNTRYWIDE HOME LOANS SERVICING L.P.	Ocean, NJ

ASIAN, SAUL	ASIAN, SAUL	F-051069-10	BAC HOME LOANS SERVICING, L.P. F/K/A COUNTRYWIDE HOME LOANS SERVICING, L.P.	Union, NJ
ASRANI, SAJNI	ASRANI, SAJNI ,MISTRY, HER	F-049405-10	BAC HOME LOANS SERVICING, L.P. F/K/A COUNTRYWIDE HOME LOANS SERVICING, L.P.	Hudson, NJ
AUERBACH, ALLEN	AUERBACH, ALLEN	F-32953-10	BAC HOME LOANS SERVICING, LP FKA COUNTRYWIDE HOME LOANS SERVICING, LP	Salem, NJ
AUERBACH, ALLEN	AUERBACH, ALLEN	F-32953-10	BAC HOME LOANS SERVICING, LP FKA COUNTRYWIDE HOME LOANS SERVICING, LP	Salem, NJ
AURIEMMA, MICHAEL		F-03274-10	BAC HOME LOANS SERVICING, L.P. f/k/a COUNTRYWIDE HOME LOANS SERVICING, L.P.	Middlesex, NJ
AVENOSO, MICHAEL D.	AVENOSO, MICHAEL D.	F-11663-10	BAC HOME LOANS SERVICING, L.P. f/k/a COUNTRYWIDE HOME LOANS SERVICING, L.P.	Middlesex, NJ
AYALA, JIMENA; SANTOS, PAUL	AYALA, JIMENA	F-43999-08	COUNTRYWIDE HOME LOANS, INC.	Union, NJ
BACK, KYUNG HO	BACK, KYUNG HO	F-048418-10	BAC HOME LOANS SERVICING, L.P. F/K/A COUNTRYWIDE HOME LOANS SERVICING, L.P.	Bergen, NJ
BAK, CHAE GUN	BAK, CHAE GUN	F-33930-10	BAC HOME LOANS SERVICING, L.P. FKA COUNTRYWIDE HOME LOANS SERVICING, L.P.	Bergen, NJ
BALINT, ERNEST J.	BALINT, ERNEST J.,BALINT, H	F-30888-10	BAC HOME LOANS SERVICING, LP FKA COUNTRYWIDE HOME LOANS SERVICING, LP	Sussex, NJ
BARBARIS, NEAL	BARBARIS, NEAL	F-042832-10	BAC HOME LOANS SERVICING, L.P. F/K/A COUNTRYWIDE HOME LOANS SERVICING, L.P.	Passaic, NJ
BARRERA, PATRICIA V.	BARRERA, PATRICIA V.	F-045057-10	BAC HOME LOANS SERVICING, L.P. F/K/A COUNTRYWIDE HOME LOANS SERVICING, L.P.	Bergen, NJ
BARRIENTOS, RALPH	BARRIENTOS, RALPH	F-038833-10	BAC HOME LOANS SERVICING, L.P. F/K/A COUNTRYWIDE HOME LOANS SERVICING, L.P.	Mercer, NJ
BARTLETT, JR., WILLIAM C.	BARTLETT, JR., WILLIAM C.	F-042864-10	BAC HOME LOANS SERVICING, L.P., F/K/A COUNTRYWIDE HOME LOANS SERVICING, L.P.	Sussex, NJ
BAUER, ELLIOT	BAUER, ELLIOT	F-22985-10	BAC HOME LOANS SERVICING, LP FKA COUNTRYWIDE HOME LOANS SERVICING, LP	Monmouth, NJ
BEAL, JEFFREY A	BEAL, JEFFREY A	F-042991-10	BAC HOME LOANS SERVICING, L.P. F/K/A COUNTRYWIDE HOME LOANS SERVICING, L.P.	Salem, NJ
BEGUM, HUSNEARA	BEGUM, HUSNEARA	F-044476-10	BAC HOME LOANS SERVICING, L.P. F/K/A COUNTRYWIDE HOME LOANS SERVICING, L.P.	Passaic, NJ
BENTHALL, AZARIAH	BENTHALL, AZARIAH	F-042986-10	BAC HOME LOANS SERVICING, L.P. F/K/A COUNTRYWIDE HOME LOANS SERVICING, L.P.	Essex, NJ
BERGEN, COLLEEN	BERGEN, COLLEEN	F-048411-10	BAC HOME LOANS SERVICING, L.P. FKA COUNTRYWIDE HOME LOANS SERVICING, L.P.	Ocean, NJ
BERSANI, FRANK J. JR.	BERSANI JR., FRANK J.	F-048378-10	BAC HOME LOANS SERVICING, L.P. F/K/A COUNTRYWIDE HOME LOANS SERVICING, L.P.	Camden, NJ
BILLOW, BRUCE	BILLOW, BRUCE	F-044221-10	BAC HOME LOANS SERVICING, L.P. FKA COUNTRYWIDE HOME LOANS SERVICING, L.P.	Camden, NJ
BINA, SHARMIN S.; MANNAN, JUNTO A.	BINA, SHARMIN S.	F-45742-08	BAC HOME LOANS SERVICING LP F/K/A COUNTRYWIDE HOME LOANS SERVICING LP	Atlantic, NJ
BLACK, CYNTHIA	BLACK, CYNTHIA	F-05993-10	BAC HOME LOANS SERVICING, L.P. FKA COUNTRYWIDE HOME LOANS SERVICING, L.P.	Monmouth, NJ
BLACKSHEAR, WILLIAM	BLACKSHEAR, WILLIAM ,BLA	F-049228-10	BAC HOME LOANS SERVICING, L.P. FKA COUNTRYWIDE HOME LOANS SERVICING, L.P.	Essex, NJ
BLANCHARD, KIMBERLY A.	BLANCHARD, KIMBERLY A. ,H	F-26640-10	BAC HOME LOANS SERVICING, L.P. f/k/a COUNTRYWIDE HOME LOANS SERVICING, L.P.	Hunterdon, NJ

BLATTENBERGER, DENISE	BLATTENBERGER, DENISE ,E	F-16341-10	BAC HOME LOANS SERVICING, L.P. F/K/A COUNTRYWIDE HOME LOANS SERVICING, L.P.	Burlington, NJ
BOYCE, PATRICIA A.	BOYCE, PATRICIA A.	F-07623-10	BAC HOME LOANS SERVICING, LP F/K/A COUNTRYWIDE HOME LOANS SERVICING, LP	Monmouth, NJ
BOYER, MELLISSA C	BOYER, MELLISSA C	F-047236-10	BAC HOME LOANS SERVICING LP FKA COUNTRYWIDE HOME LOANS SERVICING LP	Burlington, NJ
BRACHFELD, SHAYA ELUZER	BRACHFELD, SHAYA ELUZER	F-31859-10	FEDERAL NATIONAL MORTGAGE ASSOCIATION	Ocean, NJ
BRADLEY, CHARLOTTE A.	BRADLEY, CHARLOTTE A. ,R	F-19232-10	BAC HOME LOANS SERVICING, LP FKA COUNTRYWIDE HOME LOANS SERVICING, LP	Somerset, NJ
BRANNIGAN, CHRISTOPHER J	BRANNIGAN, CHRISTOPHER	F-055122-10	BAC HOME LOANS SERVICING, LP FKA COUNTRYWIDE HOME LOANS SERVICING, LP	Hudson, NJ
BRENNAN, MATTHEW J	BRENNAN, MATTHEW J.	F-048523-10	BAC HOME LOANS SERVICING, L.P. F/K/A COUNTRYWIDE HOME LOANS SERVICING, L.P.	Atlantic, NJ
BRESLIN, KIMBERLY A.	BRESLIN, KIMBERLY A.	F-043879-10	BAC HOME LOANS SERVICING, L.P. FKA COUNTRYWIDE HOME LOANS SERVICING, L.P.	Cape May, NJ
BRIGGS, RICHARD L	BRIGGS, HIS WIFE, SANDRA ,	F-048498-10	BAC HOME LOANS SERVICING, L.P. F/K/A COUNTRYWIDE HOME LOANS SERVICING, L.P.	Sussex, NJ
BRIGGS, ROBIN R	BRIGGS, ROBIN R	F-046548-10	BAC HOME LOANS SERVICING, L.P. F/K/A COUNTRYWIDE HOME LOANS SERVICING, L.P.	Mercer, NJ
BRITTINGHAM, ROBERT E.	BRITTINGHAM, ROBERT E.	F-05124-10	BAC HOME LOANS SERVICING, LP F/K/A COUNTRYWIDE HOME LOANS SERVICING, LP	Atlantic, NJ
BROWN, ARTHUR W	BROWN, ARTHUR W.	F-044706-10	BAC HOME LOANS SERVICING, L.P. F/K/A COUNTRYWIDE HOME LOANS SERVICING, L.P.	Mercer, NJ
BROWN, ARTHUR W	BROWN, ARTHUR W.	F-044732-10	BAC HOME LOANS SERVICING, L.P. F/K/A COUNTRYWIDE HOME LOANS SERVICING, L.P.	Mercer, NJ
BROWN, ARTHUR W.	BROWN, ARTHUR W	F-043156-10	BAC HOME LOANS SERVICING, L.P. F/K/A COUNTRYWIDE HOME LOANS SERVICING, L.P.	Mercer, NJ
BRUHN, ROBERT III	BRUHN III, ROBERT	F-04687-10	BAC HOME LOANS SERVICING, LP F/K/A COUNTRYWIDE HOME LOANS SERVICING, LP	Middlesex, NJ
BRUNO, SHANNON	BRUNO, SHANNON	F-33825-10	BAC HOME LOANS SERVICING, L.P. FKA COUNTRYWIDE HOME LOANS SERVICING, L.P.	Salem, NJ
BUKOVECKY, LAURA L.	BUKOVECKY, LAURA L.	F-33786-10	BAC HOME LOANS SERVICING, LP FKA COUNTRYWIDE HOME LOANS SERVICING, LP	Hunterdon, NJ
BURD, HARRY K.	BURD, HARRY K.,BURD, HIS	F-32759-10	BAC HOME LOANS SERVICING, LP FKA COUNTRYWIDE HOME LOANS SERVICING, LP	Warren, NJ
BUSARELLO, ROBERT JR	BUSARELLO, ROBERT	F-048437-10	BAC HOME LOANS SERVICING, L.P. F/K/A COUNTRYWIDE HOME LOANS SERVICING, L.P.	Camden, NJ
CABALLERO, LEONARDO	CABALLERO, LEONARDO	F-036734-10	BAC HOME LOANS SERVICING, L.P. F/K/A COUNTRYWIDE HOME LOANS SERVICING, L.P.	Union, NJ
CACCAVO, DAVID	CACCAVO, DAVID ,CACCAVO	F-30900-10	BAC HOME LOANS SERVICING, LP F/K/A COUNTRYWIDE HOME LOANS SERVICING, LP	Sussex, NJ
CAFIERO, KATHLEEN	CAFIERO, KATHLEEN	F-13388-10	BAC HOME LOANS SERVICING, L.P. f/k/a COUNTRYWIDE HOME LOANS SERVICING, L.P.	Monmouth, NJ
CALDAS, CARLOS	CALDAS, CARLOS	F-25635-10	BAC HOME LOANS SERVICING, LP FKA COUNTRYWIDE HOME LOANS SERVICING, LP	Cape May, NJ
CALELLA, JOSEPH	CALELLA, JOSEPH	F-33990-10	BAC HOME LOANS SERVICING, LP FKA COUNTRYWIDE HOME LOANS SERVICING, LP	Atlantic, NJ

CAMACHO, MAYRA	CAMACHO, MAYRA	F-03593-10	BAC HOME LOANS SERVICING, L.P. FKA COUNTRYWIDE HOME LOANS SERVICING, L.P.	Camden, NJ
CAMPBELL, JAMES		F-054249-10	BAC HOME LOANS SERVICING LP FKA COUNTRYWIDE HOME LOANS SERVICING LP	Hudson, NJ
CAMPOLONGO, STEPHEN	CAMPOLONGO, STEPHEN	F-044530-10	BAC HOME LOANS SERVICING, L.P. FKA COUNTRYWIDE HOME LOANS SERVICING, L.P.	Atlantic, NJ
CANNUSCIO, VINCENZO	CANNUSCIO, VINCENZO	F-07639-10	BAC HOME LOANS SERVICING, LP F/K/A COUNTRYWIDE HOME LOANS SERVICING, LP	Atlantic, NJ
CAPO, TRINIDAD	CAPO, TRINIDAD	F-050063-10	BAC HOME LOANS SERVICING, L.P. FKA COUNTRYWIDE HOME LOANS SERVICING, L.P.	Union, NJ
CARBONE, BENNY	CARBONE, BENNY ,CARBONI	F-044094-10	BAC HOME LOANS SERVICING, L.P. F/K/A COUNTRYWIDE HOME LOANS SERVICING, L.P.	Sussex, NJ
CARR, WALTER J. JR.	CARR JR., WALTER J. ,CARR	F-33978-10	BAC HOME LOANS SERVICING, LP FKA COUNTRYWIDE HOME LOANS SERVICING, LP	Camden, NJ
CASCELLA, PETER	CASCELLA, PETER	F-33901-10	BAC HOME LOANS SERVICING, LP FKA COUNTRYWIDE HOME LOANS SERVICING, LP	Morris, NJ
CASTANEDA, JUAN	CASTANEDA, JUAN	F-043227-10	BAC HOME LOANS SERVICING, L.P. F/K/A COUNTRYWIDE HOME LOANS SERVICING, L.P.	Atlantic, NJ
CASTANEDA, NEIL	CASTANEDA, NEIL	F-045671-10	BAC HOME LOANS SERVICING, L.P. F/K/A COUNTRYWIDE HOME LOANS SERVICING, L.P.	Union, NJ
CASTREJON, MARIA TERESA	CASTREJON, MARIA TERESA	F-044870-10	BAC HOME LOANS SERVICING, L.P. F/K/A COUNTRYWIDE HOME LOANS SERVICING, L.P.	Union, NJ
CASTRO, JORGE	CASTRO, JORGE	F-12009-10	BAC HOME LOANS SERVICING, L.P. f/k/a COUNTRYWIDE HOME LOANS SERVICING, L.P.	Union, NJ
CASTRO, VERBA	CASTRO, VERBA	F-07627-10	BAC HOME LOANS SERVICING, LP F/K/A COUNTRYWIDE HOME LOANS SERVICING, LP	Camden, NJ
CATANZARETI, FRANK A.	CATANZARETI, FRANK A.,C/	F-049126-10	BAC HOME LOANS SERVICING, L.P. F/K/A COUNTRYWIDE HOME LOANS SERVICING, L.P.	Hunterdon, NJ
CAULFIELD, JR. DAVID H.	CAULFIELD, DAVID H.	F-042839-10	BAC HOME LOANS SERVICING, L.P. FKA COUNTRYWIDE HOME LOANS SERVICING, L.P.	Salem, NJ
CHADDAR, SIKANDER H.	CHADDAR, SIKANDER H.	F-042868-10	BAC HOME LOANS SERVICING, L.P. F/K/A COUNTRYWIDE HOME LOANS SERVICING, L.P.	Atlantic, NJ
CHADHA, DEVESH	CHADHA, DEVESH	F-11297-10	BANK OF AMERICA, N.A., SUCCESSOR BY MERGER TO BAC HOME LOANS SERVICING, LP FKA COUNTRYWIDE HOME LOANS SERVICING, LP	Middlesex, NJ
CHANDO, WILLIAM J III	CHANDO, III, WILLIAM J.	F-045389-10	BAC HOME LOANS SERVICING, L.P. F/K/A COUNTRYWIDE HOME LOANS SERVICING, L.P.	Gloucester, NJ
CHARLEMAGNE, CARLENE	CHARLEMAGNE, CARLENE	F-11998-10	BANK OF AMERICA, N.A.	Essex, NJ
CHAUHAN, ANITA C.	CHAUHAN, ANITA C.	F-042869-10	BAC HOME LOANS SERVICING L.P. F/K/A COUNTRYWIDE HOME LOANS SERVICING L.P.	Mercer, NJ
CHEN, XIANG JIAO	CHEN, XIANG JIAO	F-036744-10	BAC HOME LOANS SERVICING, L.P. F/K/A COUNTRYWIDE HOME LOANS SERVICING, L.P.	Monmouth, NJ
CHOI, SUSAN	CHOI, SUSAN	F-043022-10	BAC HOME LOANS SERVICING, LP FKA COUNTRYWIDE HOME LOANS SERVICING LP	Bergen, NJ
CHRISTMAS, STEPHEN J.	CHRISTMAS, STEPHEN J.	F-26415-10	BAC HOME LOANS SERVICING, L.P. f/k/a COUNTRYWIDE HOME LOANS SERVICING, L.P.	Burlington, NJ
CICCANTI, JR., LOUIS E.	CICCANTI, JR., LOUIS E	F-048452-10	BAC HOME LOANS SERVICING, L.P. F/K/A COUNTRYWIDE HOME LOANS SERVICING, L.P.	Camden, NJ

CINCOTTI, DAWN M	CINCOTTI, DAWN M	F-33336-10	BAC HOME LOANS SERVICING, L.P. f/k/a COUNTRYWIDE HOME LOANS SERVICING, L.P.	Atlantic, NJ
CITARELLI, JOHN	CITARELLI, JOHN ,CITARELLI	F-048235-10	BAC HOME LOANS SERVICING, L.P. F/K/A COUNTRYWIDE HOME LOANS SERVICING, L.P.	Union, NJ
CLARK, DARRYL A	CLARK, DARRYL A	F-043950-10	BAC HOME LOANS SERVICING, L.P. F/K/A COUNTRYWIDE HOME LOANS SERVICING, L.P.	Union, NJ
CLARK, GARY J	CLARK, HIS WIFE, LINDA L.,CI	F-049555-10	BAC HOME LOANS SERVICING, LP FKA COUNTRYWIDE HOME LOANS SERVICING, LP	Monmouth, NJ
CLARK, JASON	CLARK, JASON	F-13279-10	BAC HOME LOANS SERVICING, L.P. f/k/a COUNTRYWIDE HOME LOANS SERVICING, L.P.	Passaic, NJ
CLARK, JOHN D.	CLARK, JOHN D.,KATHLEEN D	F-14519-10	BAC HOME LOANS SERVICING, LP FKA COUNTYRWIDE HOME LOANS SERVICING, LP	Morris, NJ
CLEVELAND, MICHAEL W.	CLEVELAND, MICHAEL W.	F-19208-10	BAC HOME LOANS SERVICING, LP FKA COUNTRYWIDE HOME LOANS SERVICING, LP	Burlington, NJ
CODNER, JOHN P.	CODNER, JOHN P.	F-09373-10	BAC HOME LOANS SERVICING, L.P. FKA COUNTRYWIDE HOME LOANS SERVICING, L.P.	Ocean, NJ
COHENS-FARROW, LAWREESE	COHENS-FARROW, LAWREES	F-06197-10	BAC HOME LOANS SERVICING, L.P. FKA COUNTRYWIDE HOME LOANS SERVICING, L.P.	Mercer, NJ
COLLEARY, MYCHELLE M.	COLLEARY, MYCHELLE M.	F-16443-10	BANK OF AMERICA, NATIONAL ASSOCIATION	Hudson, NJ
CONCEICAO, ADEILTON	CONCEICAO, ADEILTON	F-02276-10	BAC HOME LOANS SERVICING, L.P. FKA COUNTRYWIDE HOME LOANS SERVICING, L.P.	Bergen, NJ
CORTES, CARLOS A.	CORTES, CARLOS A.	F-22995-10	BAC HOME LOANS SERVICING,LP FKA COUNTRYWIDE HOME LOANS SERVICING, LP	Essex, NJ
COTET, ALEX	COTET, ALEX	F-049349-10	BAC HOME LOANS SERVICING, L.P. FKA COUNTRYWIDE HOME LOANS SERVICING, L.P.	Middlesex, NJ
CRAIG, RICHARD	CRAIG, HIS WIFE, TERRI ,CRA	F-11321-10	BAC HOME LOANS SERVICING, LP F/K/A COUNTRYWIDE HOME LOANS SERVICING, LP	Sussex, NJ
CRINES, WILLIAM P.	CRINES, WILLIAM P.	F-25537-10	BAC HOME LOANS SERVICING, L.P. f/k/a COUNTRYWIDE HOME LOANS SERVICING, L.P.	Morris, NJ
CRISS, AMY M.	CRISS AKA AMY M. AQINO, AN	F-045047-10	BAC HOME LOANS SERVICING, L.P. FKA COUNTRYWIDE HOME LOANS SERVICING, L.P.	Gloucester, NJ
CROSS, ADAM	CROSS, HIS WIFE, ALICE MAF	F-044600-10	BAC HOME LOANS SERVICING, L.P. F/K/A COUNTRYWIDE HOME LOANS SERVICING, L.P.	Atlantic, NJ
CRUZ, ARNER	CRUZ, ARNER	F-25620-10	BAC HOME LOANS SERVICING, LP FKA COUNTRYWIDE HOME LOANS SERVICING, LP	Middlesex, NJ
CRUZ-BUENO, UBALDO A	CRUZ-BUENO, UBALDO	F-045399-10	BAC HOME LOANS SERVICING, L.P. F/K/A COUNTRYWIDE HOME LOANS SERVICING, L.P.	Essex, NJ
CSUPKA, JANOS	CSUPKA, JANOS	F-25702-10	BAC HOME LOANS SERVICING, LP F/K/A COUNTRYWIDE HOME LOANS SERVICING, LP	Somerset, NJ
CUBAS, CESAR	CUBAS, CESAR	F-047844-10	BAC HOME LOANS SERVICING, L.P. F/K/A COUNTRYWIDE HOME LOANS SERVICING, L.P.	Passaic, NJ
CUCUGLIELLO, RAYMOND	CUCUGLIELLO, RAYMOND	F-16964-10	BAC HOME LOANS SERVICING, L.P. F/K/A COUNTRYWIDE HOME LOANS SERVICING, L.P.	Mercer, NJ
CUELLAR, ARNULFO	CUELLAR, ARNULFO	F-042873-10	BAC HOME LOANS SERVICING, L.P. f/k/a COUNTRYWIDE HOME LOANS SERVICING, L.P.	Essex, NJ
DA SILVA, CARLOS	FERREIRA, PAULA ,DA SILVA,	F-16359-10	BAC HOME LOANS SERVICING, L.P. F/K/A COUNTRYWIDE HOME LOANS SERVICING, L.P.	Somerset, NJ
DABNEY, EDWARD L	DABNEY, HIS WIFE, MARY P.,	F-049547-10	BAC HOME LOANS SERVICING, L.P. F/K/A COUNTRYWIDE HOME LOANS SERVICING, L.P.	Camden, NJ

DADDAZIO, THOMAS	DADDAZIO, THOMAS ,DADDA	F-053949-10	BAC HOME LOANS SERVICING, L.P. FKA COUNTRYWIDE HOME LOANS SERVICING, L.P.	Camden, NJ
DAS, VIOLA BETHIKA	DAS, VIOLA BETHIKA	F-046927-10	BAC HOME LOANS SERVICING, L.P. F/K/A COUNTRYWIDE HOME LOANS SERVICING, L.P.	Camden, NJ
DAS, VIOLA BETHIKA	DAS, VIOLA BETHIKA	F-046927-10	BAC HOME LOANS SERVICING, L.P. F/K/A COUNTRYWIDE HOME LOANS SERVICING, L.P.	Camden, NJ
DASH, TIRON D.	DASH, TIRON D.	F-02907-10	BAC HOME LOANS SERVICING, L.P. FKA COUNTRYWIDE HOME LOANS SERVICING, L.P.	Mercer, NJ
DASH, TIRON D.	DASH, TIRON D.	F-02907-10	BAC HOME LOANS SERVICING, L.P. FKA COUNTRYWIDE HOME LOANS SERVICING, L.P.	Mercer, NJ
DAVIDOVICS, ELI	DAVIDOVICS, ELI ,DAVIDOVIC	F-042888-10	BAC HOME LOANS SERVICING, L.P. F/K/A COUNTRYWIDE HOME LOANS SERVICING, L.P.	Bergen, NJ
DAVILA, NEOMAYA D.	DAVILA, NEOMAYA D.	F-11661-10	BAC HOME LOANS SERVICING, L.P. f/k/a COUNTRYWIDE HOME LOANS SERVICING, L.P.	Camden, NJ
DAVIS, MICHAEL	DAVIS, MICHAEL	F-043050-10	BAC HOME LOANS SERVICING, L.P. F/K/A COUNTRYWIDE HOME LOANS SERVICING, L.P.	Mercer, NJ
DAVIS, JEFFREY L.	DAVIS, JEFFREY L.	F-11446-10	BAC HOME LOANS SERVICING, LP F/K/A COUNTRYWIDE HOME LOANS SERVICING, LP	Ocean, NJ
DE LOS ANGELES, MERCEDES	DE LOS ANGELES, MERCEDE	F-05025-10	BAC HOME LOANS SERVICING, LP F/K/A COUNTRYWIDE HOME LOANS SERVICING, LP	Union, NJ
DEKONINK, ANTONIUS (ESTATE O	DEKONINK, ANTONIUS	F-048477-10	BAC HOME LOANS SERVICING, L.P. FKA COUNTRYWIDE HOME LOANS SERVICING, L.P.	Burlington, NJ
DELFINO, ROSA	DELFINO, ROSA	F-049236-10	BAC HOME LOANS SERVICING, LP FKA COUNTRYWIDE HOME LOANS SERVICING, LP	Union, NJ
DELGADO, CARMITA	DELGADO, CARMITA	F-042884-10	BAC HOME LOANS SERVICING, L.P. F/K/A COUNTRYWIDE HOME LOANS SERVICING, L.P.	Essex, NJ
DELUCA, GINA M.	DELUCA, GINA M.	F-10456-10	BAC HOME LOANS SERVICING, LP FKA COUNTRYWIDE HOME LOANS SERVICING, LP	Union, NJ
DENISEVICH, SVITLANA	DENISEVICH, SVITLANA	F-049203-10	BAC HOME LOANS SERVICING, L.P. F/K/A COUNTRYWIDE HOME LOANS SERVICING, L.P.	Burlington, NJ
DEREBY, JOHN L.	DEREBY, JOHN L.	F-29782-10	BAC HOME LOANS SERVICING, LP F/K/A COUNTRYWIDE HOME LOANS SERVICING, LP	Sussex, NJ
DESIMONE, VINCENT	DESIMONE, VINCENT	F-04763-10	BANK OF AMERICA, N.A., SUCCESSOR BY MERGER TO BAC HOME LOANS SERVICING, LP FKA COUNTRYWIDE HOME LOANS SERVICING, LP, BANK OF AMERICA, N.A., SUCCESSOR BY MERGER TO BAC HOME LOANS SERVICING, LP FKA COUNTRYWIDE HOME LOANS SERVICING, LP	Atlantic, NJ
DESPECCI, GIOVANNE F.	DESPECCI, GIOVANNE F.	F-31462-10	BAC HOME LOANS SERVICING, L.P. f/k/a COUNTRYWIDE HOME LOANS SERVICING, L.P.	Sussex, NJ
DEVIVO, DEAN	DEVIVO, DEAN	F-053984-10	BAC HOME LOANS SERVICING, L.P. F/K/A COUNTRYWIDE HOME LOANS SERVICING, L.P.	Monmouth, NJ
DIAZ, ELOISA	DIAZ, ELOISA	F-05672-10	BAC HOME LOANS SERVICING, L.P. FKA COUNTRYWIDE HOME LOANS SERVICING, L.P.	Middlesex, NJ
DIAZ, GABRIEL	DIAZ, GABRIEL	F-034895-10	BAC HOME LOANS SERVICING, L.P. f/k/a COUNTRYWIDE HOME LOANS SERVICING, L.P.	Passaic, NJ
DIAZ, ROSALIA A.	DIAZ, ROSALIA A.	F-25753-10	BANK OF AMERICA, N.A.	Hudson, NJ

DIBIASE, JOSEPH	DIBIASE, JOSEPH	F-46022-08	BAC HOME LOANS SERVICING LP F/K/A COUNTRYWIDE HOME LOANS SERVICING LP	Monmouth, NJ
DICKINSON, DONNA	DICKINSON, DONNA	F-06364-10	BAC HOME LOANS SERVICING, LP F/K/A COUNTRYWIDE HOME LOANS SERVICING, LP	Ocean, NJ
DILKS, SAMUEL J.	DILKS, SAMUEL J.	F-10393-10	BAC HOME LOANS SERVICING, L.P. f/k/a COUNTRYWIDE HOME LOANS SERVICING, L.P.	Camden, NJ
DILLHOFF, SHANE A.	DILLHOFF, SHANE A.,BUSH,	F-048261-10	BAC HOME LOANS SERVICING, L.P. F/K/A COUNTRYWIDE HOME LOANS SERVICING, L.P.	Atlantic, NJ
DIXON, BRUCE I.	DIXON, BRUCE I. ,OONAGH A	F-32563-10	BAC HOME LOANS SERVICING, LP FKA COUNTRYWIDE HOME LOANS SERVICING, LP	Atlantic, NJ
DOMINGUEZ, RECTO	DOMINGUEZ, RECTO	F-10877-10	BAC HOME LOANS SERVICING, LP F/K/A COUNTRYWIDE HOME LOANS SERVICING, LP	Hudson, NJ
DONAHUE, WILLIAM TORPEY	DONAHUE, WILLIAM TORPEY	F-29762-10	BAC HOME LOANS SERVICING, L.P. f/k/a COUNTRYWIDE HOME LOANS SERVICING, L.P.	Morris, NJ
DROUIN, SHAWN	DROUIN, SHAWN	F-045092-10	BAC HOME LOANS SERVICING L.P. F/K/A COUNTRYWIDE HOME LOANS SERVICING L.P.	Camden, NJ
DUNSMUIR, DEBORAH	DUNSMUIR, DEBORAH	F-035334-10	BAC HOME LOANS SERVICING, L.P. f/k/a COUNTRYWIDE HOME LOANS SERVICING, L.P.	Ocean, NJ
DURAND, IRMA	DURAND, IRMA	F-037072-10	BAC HOME LOANS SERVICING, L.P. F/K/A COUNTRYWIDE HOME LOANS SERVICING, L.P.	Monmouth, NJ
EATON, DAVID W	EATON, DAVID W	F-042773-10	BANK OF AMERICA, N.A.	Middlesex, NJ
ECKHARDT, TIMOTHY B.	ECKHARDT, TIMOTHY B.	F-03469-10	BAC HOME LOANS SERVICING, L.P. FKA COUNTRYWIDE HOME LOANS SERVICING, L.P.	Sussex, NJ
EDWARDS, DONNA	EDWARDS, DONNA ,TOWNS,	F-03278-10	BAC HOME LOANS SERVICING, LP F/K/A COUNTRYWIDE HOME LOANS SERVICING, LP	Union, NJ
EDWARDS, MYRNA	EDWARDS, MYRNA	F-10528-10	BANK OF AMERICA, N.A.	Camden, NJ
EISSA, AHMED	EISSA, AHMED	F-046139-10	BAC HOME LOANS SERVICING, L.P. F/K/A COUNTRYWIDE HOME LOANS SERVICING, L.P.	Atlantic, NJ
ELBERTSON, CANDELORA C.	ELBERTSON, CANDELORA C	F-10505-10	BAC HOME LOANS SERVICING, LP FKA COUNTRYWIDE HOME LOANS SERVICING, LP	Atlantic, NJ
ESCOBAR, JOSUE M.	ESCOBAR, JOSUE M. ,ESCOB	F-10513-10	BAC HOME LOANS SERVICING, L.P. f/k/a COUNTRYWIDE HOME LOANS SERVICING, L.P.	Hudson, NJ
ESPOSITO, GERALD	ESPOSITO, GERALD ,SHEILA	F-14160-10	BANK OF AMERICA, N.A.	Bergen, NJ
ESTY, PAUL C.	ESTY, PAUL C. ,ESTY, HIS WI	F-11274-10	BAC HOME LOANS SERVICING, L.P. f/k/a COUNTRYWIDE HOME LOANS SERVICING, L.P.	Middlesex, NJ
EVANS, MICHAEL F.	EVANS, MICHAEL F.,EVANS,	F-32497-10	BAC HOME LOANS SERVICING, LP F/K/A COUNTRYWIDE HOME LOANS SERVICING, LP	Camden, NJ
FAATZ, GEORGE	FAATZ, GEORGE	F-045245-10	BAC HOME LOANS SERVICING, L.P. F/K/A COUNTRYWIDE HOME LOANS SERVICING, L.P.	Passaic, NJ
FARROW, ELEANOR	FARROW, ELEANOR ,FARRO	F-042906-10	BAC HOME LOANS SERVICING, L.P. F/K/A COUNTRYWIDE HOME LOANS SERVICING, L.P.	Atlantic, NJ
FAY, DOROTHY I. (ESTATE OF)	FAY, DOROTHY I.	F-19211-10	BAC HOME LOANS SERVICING, LP FKA COUNTRYWIDE HOME LOANS SERVICING, LP	Camden, NJ
FEGAHLI, ABDO E.	FEGAHLI, ABDO E.,JOUDI, H	F-043722-10	FEDERAL NATIONAL MORTGAGE ASSOCIATION	Bergen, NJ
FERGUSON, GLENN	FERGUSON, HIS WIFE, AUDR	F-042834-10	BAC HOME LOANS SERVICING, L.P. F/K/A COUNTRYWIDE HOME LOANS SERVICING, L.P.	Burlington, NJ
FERKO, JAIMIE	FERKO, JAIMIE B.	F-046087-10	BAC HOME LOANS SERVICING, L.P. F/K/A COUNTRYWIDE HOME LOANS SERVICING, L.P.	Ocean, NJ

FERKO, JAIMIE	FERKO, JAIMIE B.	F-046087-10	BAC HOME LOANS SERVICING, L.P. F/K/A COUNTRYWIDE HOME LOANS SERVICING, L.P.	Ocean, NJ
FERNANDEZ, JEROME	FERNANDEZ, JEROME	F-16563-10	BAC HOME LOANS SERVICING, L.P. F/K/A COUNTRYWIDE HOME LOANS SERVICING, L.P.	Union, NJ
FERRARA, JEANNINE	FERRARA, JEANNINE	F-038557-10	BAC HOME LOANS SERVICING, L.P. FKA COUNTRYWIDE HOME LOANS SERVICING, L.P.	Middlesex, NJ
FIALLOS, SEGUNDO	FIALLOS, SEGUNDO ,CARME	F-23053-10	BAC HOME LOANS SERVICING, LP FKA COUNTRYWIDE HOME LOANS SERVICING, LP	Hudson, NJ
FINKEL, AVROHOM	FINKEL, AVROHOM ,FINKEL,	F-042867-10	BAC HOME LOANS SERVICING, L.P. FKA COUNTRYWIDE HOME LOANS SERVICING, L.P.	Ocean, NJ
FIORELLI, ROBERT	FIORELLI, HIS WIFE, ELIZABE	F-042480-10	BAC HOME LOANS SERVICING, L.P. F/K/A COUNTRYWIDE HOME LOANS SERVICING, L.P.	Bergen, NJ
FISCINA, ROBERT J	FISCINA, ROBERT J.	F-048474-10	BAC HOME LOANS SERVICING, L.P. F/K/A COUNTRYWIDE HOME LOANS SERVICING, L.P.	Middlesex, NJ
FLORES, SOCORRO	FLORES, SOCORRO	F-34267-10	BAC HOME LOANS SERVICING, L.P. f/k/a COUNTRYWIDE HOME LOANS SERVICING, L.P.	Hudson, NJ
FLUKE, JAMES		F-047393-10	BAC HOME LOANS SERVICING, L.P. F/K/A COUNTRYWIDE HOME LOANS SERVICING, L.P.	Cumberland, NJ
FLYNN, MARGARET	FLYNN, ROBERT	F-16709-10	BAC HOME LOANS SERVICING, LP F/K/A COUNTRYWIDE HOME LOANS SERVICING, LP	Sussex, NJ
FRANKOWSKI, JOHN V.	FRANKOWSKI, JOHN V.,FRAN	F-33967-10	BAC HOME LOANS SERVICING, L.P. f/k/a COUNTRYWIDE HOME LOANS SERVICING, L.P.	Gloucester, NJ
FRAZIER, JOHN A	FRAZIER, JOHN A.,FRAZIER,H	F-046574-10	BAC HOME LOANS SERVICING, L.P. F/K/A COUNTRYWIDE HOME LOANS SERVICING, L.P.	Gloucester, NJ
FUENTES, WILMERSH A.	FUENTES, WILMERSH A.	F-34235-10	BAC HOME LOANS SERVICING, L.P. FKA COUNTRYWIDE HOME LOANS SERVICING, L.P.	Morris, NJ
GAELA, RICARDO	GAELA, RICARDO R.,GAELA,	F-15645-10	BAC HOME LOANS SERVICING LP F/K/A COUNTRYWIDE HOME LOANS SERVICING LP	Passaic, NJ
GALLAGHER, KEVIN J	GALLAGHER, KEVIN J.,GALL	F-048278-10	BANK OF AMERICA, N.A.	Cape May, NJ
GANDHI, PURNIMA	GANDHI, PURNIMA	F-051222-10	BAC HOME LOANS SERVICING, L.P. F/K/A COUNTRYWIDE HOME LOANS SERVICING, L.P.	Middlesex, NJ
GARCIA, HERMITANIA	GARCIA, HERMITANIA	F-11617-10	BAC HOME LOANS SERVICING, L.P. f/k/a COUNTRYWIDE HOME LOANS SERVICING, L.P.	Hudson, NJ
GARCIA, CARLOS	GARCIA, CARLOS ,REBECCA	F-043166-10	BAC HOME LOANS SERVICING, L.P. F/K/A COUNTRYWIDE HOME LOANS SERVICING, L.P.	Bergen, NJ
GARCIA, MERDADO; GRACIA, CELINE; GARCIA, PERCY	GARCIA, MERDADO; GRACIA, CELINE; GARCIA, PERCY	F-045081-08	BAC HOME LOANS SERVICING LP	Bergen, NJ
GASTON, DARRYL	GASTON, DARRYL	F-048252-10	BAC HOME LOANS SERVICING, L.P. FKA COUNTRYWIDE HOME LOANS SERVICING, L.P.	Atlantic, NJ
GASTON, DARRYL	GASTON, DARRYL	F-048252-10	BAC HOME LOANS SERVICING, L.P. FKA COUNTRYWIDE HOME LOANS SERVICING, L.P.	Atlantic, NJ
GAVILANES, ELIZABETH	GAVILANES, ELIZABETH	F-14536-10	BANK OF AMERICA, N.A.	Essex, NJ
GENUARIO, ROBERT	GENUARIO, ROBERT	F-043900-10	BAC HOME LOANS SERVICING, L.P. F/K/A COUNTRYWIDE HOME LOANS SERVICING, L.P.	Bergen, NJ
GENZONE, DIANA R	GENZONE, DIANA R.,GENZON	F-048542-10	BAC HOME LOANS SERVICING, L.P., F/K/A COUNTRYWIDE HOME LOANS SERVICING, L.P.	Atlantic, NJ
GIBBONS, MARGARET MCGUIRE	GIBBONS, MARGARET MCGU	F-047679-10	BAC HOME LOANS SERVICING, L.P. FKA COUNTRYWIDE HOME LOANS SERVICING, L.P.	Ocean, NJ

GILLEN, CHARLES	GILLEN, CHARLES ,GILLEN, H	F-03824-10	BAC HOME LOANS SERVICING, LP F/K/A COUNTRYWIDE HOME LOANS SERVICING, LP	Passaic, NJ
GIORGIO, JOSEPHINE	GIORGIO, JOSEPHINE	F-048417-10	BAC HOME LOANS SERVICING, L.P. F/K/A COUNTRYWIDE HOME LOANS SERVICING, L.P.	Bergen, NJ
GLUGOVER, STANLEY	GLUGOVER, STANLEY	F-05376-10	BAC HOME LOANS SERVICING, LP F/K/A COUNTRYWIDE HOME LOANS SERVICING, LP	Middlesex, NJ
GOLDEN, LEONARD A.		F-046831-10	BAC HOME LOANS SERVICING, L.P. F/K/A COUNTRYWIDE HOME LOANS SERVICING, L.P.	Monmouth, NJ
GOMEZ, RAMONA		F-042903-10	BAC HOME LOANS SERVICING, L.P. F/K/A COUNTRYWIDE HOME LOANS SERVICING, L.P.	Union, NJ
GONZALES, GLORIA JEAN		F-11685-10	BAC HOME LOANS SERVICING, LP FKA COUNTRYWIDE HOME LOANS SERVICING LP	Morris, NJ
GONZALEZ, MARIA E.	GONZALEZ, MARIA E.	F-16348-10	BAC HOME LOANS SERVICING, LP FKA COUNTRYWIDE HOME LOANS SERVICING, LP	Camden, NJ
GORKA, MARTIN J.	GORKA, MARTIN J.	F-11487-10	BAC HOME LOANS SERVICING, LP FKA COUNTRYWIDE HOME LOANS SERVICING, LP	Atlantic, NJ
GRAHAM, DAMIAN	GRAHAM, DAMIAN	F-16086-10	BANK OF AMERICA, N.A., SUCCESSOR BY MERGER TO BAC HOME LOANS SERVICING, LP FKA COUNTRYWIDE HOME LOANS SERVICING LP	Atlantic, NJ
GRANT, JOSEPH M	GRANT, JOSEPH M	F-042914-10	BAC HOME LOANS SERVICING, L.P. F/K/A COUNTRYWIDE HOME LOANS SERVICING, L.P.	Essex, NJ
GRIGORYEV, VLADIMIR; GRIGORYEV, LYUDMILA	GRIGORYEV, VLADIMIR	F-43024-08	BAC HOME LOANS SERVICING, LP. F/K/A COUNTRYWIDE HOME LOANS SERVICING, LP.	Ocean, NJ
GUARRACI, RICHARD D.	GUARRACI, RICHARD D. ,GU	F-30647-10	BAC HOME LOANS SERVICING, L.P. f/k/a COUNTRYWIDE HOME LOANS SERVICING, L.P.	Middlesex, NJ
GUTIERREZ, JAVIER	GUTIERREZ, JAVIER ,CAMPO	F-049217-10	BANK OF AMERICA, N.A.	Union, NJ
GUZMAN, MARIA	GUZMAN, MARIA	F-045510-10	BAC HOME LOANS SERVICING, L.P. FKA COUNTRYWIDE HOME LOANS SERVICING, L.P.	Passaic, NJ
HANNAH, LESLIE	HANNAH, LESLIE	F-048243-10	BAC HOME LOANS SERVICING, LP FKA COUNTRYWIDE HOME LOANS SERVICING, LP	Burlington, NJ
HARARI, LINDA	HARARI, LINDA	F-047424-10	BAC HOME LOANS SERVICING, L.P. F/K/A COUNTRYWIDE HOME LOANS SERVICING, L.P.	Monmouth, NJ
HARRIMAN, CHARLES J.	HARRIMAN, CHARLES J.	F-052701-10	BAC HOME LOANS SERVICING, L.P. F/K/A COUNTRYWIDE HOME LOANS SERVICING, L.P.	Somerset, NJ
HARRIS, SCOTT E	HARRIS, SCOTT E.	F-045401-10	BAC HOME LOANS SERVICING, L.P. F/K/A COUNTRYWIDE HOME LOANS SERVICING, L.P.	Gloucester, NJ
HARRIS, TRACEY L.	HARRIS, TRACEY L.	F-043194-10	BAC HOME LOANS SERVICING, L.P. F/K/A COUNTRYWIDE HOME LOANS SERVICING, L.P.	Cumberland, NJ
HARRISON, IAN SCOTT	HARRISON, IAN SCOTT,HARR	F-048189-10	BAC HOME LOANS SERVICING, L.P. FKA COUNTRYWIDE HOME LOANS SERVICING, L.P.	Monmouth, NJ
HELMOLD, SUZANNE	HELMOLD, SUZANNE K ,HEL	F-056009-10	BAC HOME LOANS SERVICING, L.P. F/K/A COUNTRYWIDE HOME LOANS SERVICING, L.P.	Mercer, NJ
HELSON, KIMBERLEY	HELSON, KIMBERLEY	F-05139-10	BAC HOME LOANS SERVICING, L.P. FKA COUNTRYWIDE HOME LOANS SERVICING, L.P.	Camden, NJ
HENRIQUEZ, DARWIN	HENRIQUEZ, DARWIN	F-33263-10	BAC HOME LOANS SERVICING, L.P. f/k/a COUNTRYWIDE HOME LOANS SERVICING, L.P.	Union, NJ
HENRIQUEZ, JOSEPH B.	HENRIQUEZ, JOSEPH B.	F-33288-10	BAC HOME LOANS SERVICING, LP FKA COUNTRYWIDE HOME LOANS SERVICING, LP	Morris, NJ

HENRY, KAREN	HENRY, KAREN	F-046362-10	BAC HOME LOANS SERVICING, LP FKA COUNTRYWIDE HOME LOANS SERVICING, LP	Monmouth, NJ
HERRERA, FRANCISCO M.	HERRERA, FRANCISCO M.	F-7227-10	BAC HOME LOANS SERVICING, L.P. f/k/a COUNTRYWIDE HOME LOANS SERVICING, L.P.	Passaic, NJ
HERSH, EDWIN D.	HERSH, EDWIN D.	F-049332-10	BAC HOME LOANS SERVICING, LP F/K/A COUNTRYWIDE HOME LOANS SERVICING, LP	Middlesex, NJ
HICKS, ANDREW	HICKS, ANDREW ,HICKS, HIS	F-042957-10	BAC HOME LOANS SERVICING, L.P. F/K/A COUNTRYWIDE HOME LOANS SERVICING, L.P.	Burlington, NJ
HINCHMAN, JILL K.	HINCHMAN, JILL K.	F-02953-10	BAC HOME LOANS SERVICING, LP F/K/A COUNTRYWIDE HOME LOANS SERVICING, LP	Atlantic, NJ
HIRALDO, NICOLAS	HIRALDO, NICOLAS	F-034952-10	BAC HOME LOANS SERVICING, L.P. f/k/a COUNTRYWIDE HOME LOANS SERVICING, L.P.	Essex, NJ
HOBBIE, JOHN E JR	HOBBIE, HIS WIFE, TRINA M.	F-049118-10	BAC HOME LOANS SERVICING, LP FKA COUNTRYWIDE HOME LOANS SERVICING LP	Warren, NJ
HOHENBERGER, HAROLD F. (ESTATE OF)		F-14562-10	BAC HOME LOANS SERVICING, LP F/K/A COUNTRYWIDE HOME LOANS SERVICING, LP	Camden, NJ
HOLMGREN, PETER	HOLMGREN, PETER	F-043813-10	BAC HOME LOANS SERVICING, L.P. F/K/A COUNTRYWIDE HOME LOANS SERVICING, L.P.	Passaic, NJ
HOPKINS, ANDRE L.	HOPKINS, ANDRE L.	F-049681-10	BAC HOME LOANS SERVICING, LP F/K/A COUNTRYWIDE HOME LOANS SERVICING, LP	Camden, NJ
HOPKO, MICHAEL M.	HOPKO, HIS WIFE, DENYSE M	F-33348-10	BAC HOME LOANS SERVICING, L.P. FKA COUNTRYWIDE HOME LOANS SERVICING, L.P.	Camden, NJ
HORNE, SCHEIE HOPE	HORNE, SCHEIE HOPE	F-34243-10	BAC HOME LOANS SERVICING, L.P. f/k/a COUNTRYWIDE HOME LOANS SERVICING, L.P.	Camden, NJ
HOWLAND, DOROTHY	HOWLAND, DOROTHY ,HOWL	F-5565-10	BAC HOME LOANS SERVICING, L.P. FKA COUNTRYWIDE HOME LOANS SERVICING, L.P.	Ocean, NJ
HOYT, ROBERT F.	HOYT, ROBERT F.	F-16321-10	BAC HOME LOANS SERVICING, LP FKA COUNTRYWIDE HOME LOANS SERVICING, LP	Morris, NJ
HOYT, ROBERT F.	HOYT, ROBERT F.	F-16321-10	BAC HOME LOANS SERVICING, LP FKA COUNTRYWIDE HOME LOANS SERVICING, LP	Morris, NJ
HRONCICH, JOHN	HRONCICH, JOHN	F-046677-10	BAC HOME LOANS SERVICING, L.P. F/K/A COUNTRYWIDE HOME LOANS SERVICING, L.P.	Bergen, NJ
HUAYANE, TERESA R.	HUAYANE, TERESA R.	F-048439-10	BAC HOME LOANS SERVICING, L.P. F/K/A COUNTRYWIDE HOME LOANS SERVICING, L.P.	Hudson, NJ
HUMPHREY, ANNA	HUMPHREY, ANNA	F-048446-10	BAC HOME LOANS SERVICING, L.P., F/K/A COUNTRYWIDE HOME LOANS SERVICING, L.P.	Atlantic, NJ
IKONOSTASOV, SERGEY	IKONOSTASOV, SERGEY	F-14103-10	BAC HOME LOANS SERVICING, L.P. f/k/a COUNTRYWIDE HOME LOANS SERVICING, L.P.	Mercer, NJ
INGRASSIA, ADAM	INGRASSIA, ADAM ,TAYLOR,	F-33897-10	BAC HOME LOANS SERVICING, L.P. f/k/a COUNTRYWIDE HOME LOANS SERVICING, L.P.	Union, NJ
IOVINE, MICHELE	IOVINE, MICHELE	F-25597-10	BAC HOME LOANS SERVICING, LP F/K/A COUNTRYWIDE HOME LOANS SERVICING, LP	Ocean, NJ
IRVING, CHRISTOPHER	IRVING, CHRISTOPHER	F-044085-10	BAC HOME LOANS SERVICING, L.P. F/K/A COUNTRYWIDE HOME LOANS SERVICING, L.P.	Mercer, NJ
JACKSON, GLENDA	JACKSON, GLENDA ,JACKSO	F-049432-10	BAC HOME LOANS SERVICING, L.P. F/K/A COUNTRYWIDE HOME LOANS SERVICING, L.P.	Middlesex, NJ
JAMES, JOCELYN E.	JAMES, JOCELYN E.	F-16431-10	BAC HOME LOANS SERVICING LP F/K/A COUNTRYWIDE HOME LOANS SERVICING LP	Camden, NJ

JEAN, DONNA	JEAN, DONNA	F-33369-10	BAC HOME LOANS SERVICING, LP FKA COUNTRYWIDE HOME LOANS SERVICING, LP	Sussex, NJ
JEFFRIES, JR., RICHARD N.	JEFFRIES, JR., RICHARD N.	F-046814-10	BAC HOME LOANS SERVICING, L.P. F/K/A COUNTRYWIDE HOME LOANS SERVICING, L.P.	Atlantic, NJ
JOHNSON, DOROTHY J	JOHNSON, DOROTHY J	F-034521-10	BAC HOME LOANS SERVICING, L.P. f/k/a COUNTRYWIDE HOME LOANS SERVICING, L.P.	Burlington, NJ
JOHNSON, SHERI D.	JOHNSON, SHERI D.	F-044108-10	BAC HOME LOANS SERVICING, L.P. F/K/A COUNTRYWIDE HOME LOANS SERVICING, L.P.	Burlington, NJ
JONES, KENDIE	JONES, KENDIE	F-046368-10	BAC HOME LOANS SERVICING, L.P. F/K/A COUNTRYWIDE HOME LOANS SERVICING, L.P.	Union, NJ
KABAKCI, AKI		F-042971-10	BAC HOME LOANS SERVICING, L.P. F/K/A	Passaic, NJ
KABAKCI, AKI		F-042971-10	BAC HOME LOANS SERVICING, L.P. F/K/A COUNTRYWIDE HOME LOANS SERVICING, L.P.	Passaic, NJ
KAHN, JONATHAN	KAHN, JONATHAN	F-02906-10	BAC HOME LOANS SERVICING, L.P. FKA COUNTRYWIDE HOME LOANS SERVICING, L.P.	Essex, NJ
KANDAYA, FREDRICK O.	KANDAYA, FREDRICK O. ,MA	F-21355-10	BAC HOME LOANS SERVICING, LP F/K/A COUNTRYWIDE HOME LOANS SERVICING, LP	Hudson, NJ
KANG, SEUNG OH	KANG, SEUNG OH	F-050067-10	BAC HOME LOANS SERVICING, L.P. FKA COUNTRYWIDE HOME LOANS SERVICING, L.P.	Middlesex, NJ
KASAR, HANADA	KASAR, HANADA	F-32313-10	BAC HOME LOANS SERVICING, L.P. f/k/a COUNTRYWIDE HOME LOANS SERVICING, L.P.	Middlesex, NJ
KAZMI, SARAH	KAZMI, SARAH	F-25433-10	BAC HOME LOANS SERVICING, LP FKA COUNTRYWIDE HOME LOANS SERVICING, LP	Cumberland, NJ
KEEGAN, JOANNE C.	KEEGAN, JOANNE C.	F-30242-10	BAC HOME LOANS SERVICING, L.P. f/k/a COUNTRYWIDE HOME LOANS SERVICING, L.P.	Monmouth, NJ
KELLY, DAVID A.	KELLY, DAVID A.	F-044607-10	BAC HOME LOANS SERVICING, L.P. F/K/A COUNTRYWIDE HOME LOANS SERVICING, L.P.	Atlantic, NJ
KELLY, JOHN T.	KELLY, JOHN T.	F-37099-08	COUNTRYWIDE HOME LOANS SERVICING, L.P.	Cape May, NJ
KEMPNER, BRIAN	KEMPNER, BRIAN ,MARCUS,	F-043788-10	BAC HOME LOANS SERVICING, L.P. F/K/A COUNTRYWIDE HOME LOANS SERVICING, L.P.	Hudson, NJ
KENDRA, VIOLA A.	KENDRA, VIOLA A.	F-32499-10	BAC HOME LOANS SERVICING, LP F/K/A COUNTRYWIDE HOME LOANS SERVICING, LP	Camden, NJ
KENNEDY, CHRISTOPHER; KENNEDY, JEANETTE Q.	KENNEDY, CHRISTOPHER	F-15927-06	BAC HOME LOANS SERVICING LP	Ocean, NJ
KEWALRAMANI, KOKILA	KEWALRAMANI, KOKILA	F-049129-10	BAC HOME LOANS SERVICING, L.P. F/K/A COUNTRYWIDE HOME LOANS SERVICING, L.P.	Middlesex, NJ
KHAN, HENNA	KHAN, HENNA	F-038569-10	BAC HOME LOANS SERVICING, L.P. FKA COUNTRYWIDE HOME LOANS SERVICING, L.P.	Middlesex, NJ
KHURSHED, MD A	KHURSHED, MD A	F-11278-10	BAC HOME LOANS SERVICING, L.P. FKA COUNTRYWIDE HOME LOANS SERVICING, L.P.	Atlantic, NJ
KINCHEN, JUMEL	KINCHEN, JUMEL	F-051209-10	BAC HOME LOANS SERVICING, L.P. F/K/A COUNTRYWIDE HOME LOANS SERVICING, L.P.	Atlantic, NJ
KINGSTON, NORMAN	KINGSTON, NORMAN	F-049208-10	BAC HOME LOANS SERVICING, L.P. f/k/a COUNTRYWIDE HOME LOANS SERVICING, L.P.	Middlesex, NJ
KOSE, AYSE	KOSE, AYSE	F-046071-10	BAC HOME LOANS SERVICING, L.P. F/K/A COUNTRYWIDE HOME LOANS SERVICING, L.P.	Passaic, NJ
KRATZER, VANESSA	KRATZER, VANESSA ,KRATZE	F-046822-10	BAC HOME LOANS SERVICING, L.P. FKA COUNTRYWIDE HOME LOANS SERVICING, L.P.	Mercer, NJ

KRAVIL, ANNE M.	KRAVIL, ANNE M.	F-05074-10	BAC HOME LOANS SERVICING, L.P. f/k/a COUNTRYWIDE HOME LOANS SERVICING, L.P.	Burlington, NJ
KROUSE, MARK	KROUSE, MARK ,KROUSE, HI	F-33785-10	BAC HOME LOANS SERVICING, LP FKA COUNTRYWIDE HOME LOANS SERVICING, LP	Sussex, NJ
KURDES, MICHAEL	KURDES, MICHAEL ,KURDES	F-044859-10	BAC HOME LOANS SERVICING, L.P. F/K/A COUNTRYWIDE HOME LOANS SERVICING, L.P.	Monmouth, NJ
KUSHNER, THOMAS JOHN	KUSHNER, THOMAS JOHN,KI	F-33347-10	BAC HOME LOANS SERVICING, L.P. f/k/a COUNTRYWIDE HOME LOANS SERVICING, L.P.	Ocean, NJ
LAMBOY, JULIO E.	LAMBOY, JULIO E.,LAMBOY, H	F-039119-10	BAC HOME LOANS SERVICING, L.P. F/K/A COUNTRYWIDE HOME LOANS SERVICING, L.P.	Middlesex, NJ
LAPIDES, BENJAMIN	LAPIDES, HIS WIFE, LEAH ,LA	F-035867-10	FEDERAL NATIONAL MORTGAGE ASSOCIATION	Ocean, NJ
LAPORTA, JR., ANTHONY	LAPORTA, JR., ANTHONY ,LA	F-34011-10	BAC HOME LOANS SERVICING, LP FKA COUNTRYWIDE HOME LOANS SERVICING, LP	Monmouth, NJ
LASINSKI, JOHN	LASINSKI, JOHN	F-042978-10	BAC HOME LOANS SERVICING, L.P. F/K/A COUNTRYWIDE HOME LOANS SERVICING, L.P.	Mercer, NJ
LAUX, LISA M	LAUX, LISA M	F-046241-10	BAC HOME LOANS SERVICING, L.P. F/K/A COUNTRYWIDE HOME LOANS SERVICING, L.P.	Gloucester, NJ
LAZARUS, JOHN F.	VIRGINIA T. LAZARUS, HIS WI	F-25409-10	BAC HOME LOANS SERVICING, LP FKA COUNTRYWIDE HOME LOANS SERVICING, LP	Ocean, NJ
LEARY, MICHELLE A.	LEARY, MICHELLE	F-31951-10	BAC HOME LOANS SERVICING, L.P. f/k/a COUNTRYWIDE HOME LOANS SERVICING, L.P.	Camden, NJ
LEE, TAE H.	LEE, TAE H.	F-25598-10	BAC HOME LOANS SERVICING, L.P. F/K/A COUNTRYWIDE HOME LOANS SERVICING, L.P.	Bergen, NJ
LERRO, DEBORAH D.	LERRO, DEBORAH D.,LERRO	F-055693-10	BAC HOME LOANS SERVICING, L.P. FKA COUNTRYWIDE HOME LOANS SERVICING, L.P.	Camden, NJ
LONGO, SUNNY	LONGO, SUNNY	F-046193-10	BAC HOME LOANS SERVICING, L.P. F/K/A COUNTRYWIDE HOME LOANS SERVICING, L.P.	Atlantic, NJ
LOPEZ, JORGE L	LOPEZ, JORGE L	F-048644-10	BAC HOME LOANS SERVICING, LP FKA COUNTRYWIDE HOME LOANS SERVICING, LP	Middlesex, NJ
LOPRESTO, CHRISTINE M.	LOPRESTO, HER HUSBAND, J	F-16757-10	BAC HOME LOANS SERVICING, L.P. F/K/A COUNTRYWIDE HOME LOANS SERVICING, L.P.	Gloucester, NJ
LORO, LAURA	LORO, LAURA	F-26533-07	MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC. AS NOMINEE FOR COUNTRYWIDE HOME LOANS, INC.	Camden, NJ
LOS BANOS, VIOLA	LOS BANOS, VIOLA ,LO BAN	F005496-10	BAC HOME LOANS SERVICING, L.P. f/k/a COUNTRYWIDE HOME LOANS SERVICING, L.P.	Hudson, NJ
LOSCIALO, JOSEPH	LOSCIALO, JOSEPH	F-045111-10	BAC HOME LOANS SERVICING, L.P. F/K/A COUNTRYWIDE HOME LOANS SERVICING, L.P.	Warren, NJ
LUCIA, MARK C.	LUCIA, MARK C.	F-15414-10	BAC HOME LOANS SERVICING, LP F/K/A COUNTRYWIDE HOME LOANS SERVICING, LP	Monmouth, NJ
LUGO, RUTH	FILIAN, MIGUEL A.,LUGO, RU	F-34089-10	BAC HOME LOANS SERVICING, LP FKA COUNTRYWIDE HOME LOANS SERVICING, LP	Union, NJ
LYNN, CRAIG	LYNN, CRAIG	F-049148-10	BAC HOME LOANS SERVICING, L.P. F/K/A COUNTRYWIDE HOME LOANS SERVICING, L.P.	Somerset, NJ
MACALUSO, ERIC	MACALUSO, ERIC	F-33995-10	BAC HOME LOANS SERVICING, LP FKA COUNTRYWIDE HOME LOANS SERVICING, LP	Ocean, NJ
MAEDER, DINA	MAEDER, DINA	F-042887-10	BAC HOME LOANS SERVICING, L.P., F/K/A COUNTRYWIDE HOME LOANS SERVICING, L.P.	Sussex, NJ

MAGUIRE, THOMAS	MAGUIRE, THOMAS	F-33819-10	BAC HOME LOANS SERVICING, LP FKA COUNTRYWIDE HOME LOANS SERVICING, LP	Atlantic, NJ
MAKKER, STEVE J.	MAKKER, STEVE J.	F-19113-10	BAC HOME LOANS SERVICING LP F/K/A COUNTRYWIDE HOME LOANS SERVICING LP	Middlesex, NJ
MALDONADO, JAVIER A.	MALDONADO, JAVIER A.	F-042609-10	BAC HOME LOANS SERVICING, LP	Essex, NJ
MALEK, VICTOR	MALEK, VICTOR	F-049486-10	BAC HOME LOANS SERVICING L.P.	Hudson, NJ
MALEK, VICTOR	MALEK, VICTOR	F-049411-10	BAC HOME LOANS SERVICING, L.P. FKA COUNTRYWIDE HOME LOANS SERVICING, L.P.	Hudson, NJ
MANDEL, GOLDY	MANDEL, GOLDY	F-31946-10	BAC HOME LOANS SERVICING, L.P. f/k/a COUNTRYWIDE HOME LOANS SERVICING, L.P.	Union, NJ
MANUBAY, PONCE	MANUBAY, PONCE	F-15432-10	BAC HOME LOANS SERVICING, L.P. F/K/A COUNTRYWIDE HOME LOANS SERVICING, L.P.	Hudson, NJ
MARCHESE, DEBRA A	MARCHESE, DEBRA A	F-39140-08	BAC HOME LOANS SERVICING, LP. F/K/A COUNTRYWIDE HOME LOANS SERVICING, LP.	Warren, NJ
MARTINEZ, RALPH	MARTINEZ, RALPH	F-11674-08	BAC HOME LOANS SERVICING, LP.	Union, NJ
MASSENBERG, FERNANDEZ	MASSENBERG, FERNANDEZ	F-044743-10	BAC HOME LOANS SERVICING, L.P. F/K/A COUNTRYWIDE HOME LOANS SERVICING, L.P.	Camden, NJ
MATTHEWS, FELICIA D.	MATTHEWS, FELICIA D.	F-16464-10	BAC HOME LOANS SERVICING, LP FKA COUNTRYWIDE HOME LOANS SERVICING, LP	Burlington, NJ
MATYAS, LOUIS P.	MATYAS, LOUIS P. ,MATYAS,	F-044741-10	BAC HOME LOANS SERVICING, L.P. F/K/A COUNTRYWIDE HOME LOANS SERVICING, L.P.	Ocean, NJ
MCARTHUR, HEATHER	MCARTHUR, HEATHER	F-25759-10	BAC HOME LOANS SERVICING, L.P. f/k/a COUNTRYWIDE HOME LOANS SERVICING, L.P.	Camden, NJ
MCARTHUR, HEATHER	MCARTHUR, HEATHER	F-23086-10	BAC HOME LOANS SERVICING,LP FKA COUNTRYWIDE HOME LOANS SERVICING, LP	Camden, NJ
MCGRATH, WAYNE	MCGRATH, WAYNE	F-33196-10	BAC HOME LOANS SERVICING, LP FKA COUNTRYWIDE HOME LOANS SERVICING, LP	Middlesex, NJ
MCLAUGHLIN, PATRICIA H.	MCLAUGHLIN, PATRICIA H.,M	F-049182-10	BAC HOME LOANS SERVICING, L.P. F/K/A COUNTRYWIDE HOME LOANS SERVICING, L.P.	Monmouth, NJ
MCLOUGHLIN, THOMAS	MCLOUGHLIN, THOMAS ,MCL	F-042981-10	BAC HOME LOANS SERVICING, L.P. F/K/A COUNTRYWIDE HOME LOANS SERVICING, L.P.	Ocean, NJ
MEDRANO, LUIS	MARBELLI E. MEDRANO, HIS	F-22875-10	BAC HOME LOANS SERVICING, LP FKA COUNTRYWIDE HOME LOANS SERVICING, LP	Union, NJ
MEI, ANDREW	MEI, ANDREW ,MC GUIRE, KA	F-043001-10	BAC HOME LOANS SERVICING, L.P. F/K/A COUNTRYWIDE HOME LOANS SERVICING, L.P.	Passaic, NJ
MELCHOR, MARIO R.	MELCHOR, MARIO R.	F-16967-10	BAC HOME LOANS SERVICING, LP F/K/A COUNTRYWIDE HOME LOANS SERVICING, LP	Warren, NJ
MELTON, WARREN	MELTON, WARREN	F-044245-10	BAC HOME LOANS SERVICING, L.P. FKA COUNTRYWIDE HOME LOANS SERVICING, L.P.	Union, NJ
MENDEZ, FRANK	MENDEZ, FRANK	F-33843-10	BAC HOME LOANS SERVICING, L.P. f/k/a COUNTRYWIDE HOME LOANS SERVICING, L.P.	Hudson, NJ
MICHON, THEODORE	MICHON, THEODORE	F-05717-10	BAC HOME LOANS SERVICING, L.P. f/k/a COUNTRYWIDE HOME LOANS SERVICING, L.P.	Passaic, NJ
MILLER, JR., ROBERT J.	MILLER, JR., ROBERT J.,MILL	F-14038-10	BAC HOME LOANS SERVICING, L.P. f/k/a COUNTRYWIDE HOME LOANS SERVICING, L.P.	Cumberland, NJ
MILLMAN, EDWIN O	MILLMAN, EDWIN O	F-044974-10	BAC HOME LOANS SERVICING, L.P. F/K/A COUNTRYWIDE HOME LOANS SERVICING, L.P.	Cumberland, NJ
MIRANDA, ROBERTO A.	MIRANDA, ROBERTO A.	F-046955-10	BAC HOME LOANS SERVICING, L.P. F/K/A COUNTRYWIDE HOME LOANS SERVICING, L.P.	Hudson, NJ

MONROE, MICHAEL	MONROE, MICHAEL ,MONRO	F-25663-10	BAC HOME LOANS SERVICING, L.P. f/k/a COUNTRYWIDE HOME LOANS SERVICING, L.P.	Morris, NJ
MONTES DE OCA, PERCY	MONTES DE OCA, PERCY	F-11473-10	BAC HOME LOANS SERVICING, LP F/K/A COUNTRYWIDE HOME LOANS SERVICING, LP	Union, NJ
MONTOYA, JESUS A.	MONTOYA, JESUS A.,MONTO	F-21890-10	FEDERAL NATIONAL MORTGAGE ASSOCIATION	Union, NJ
MOORE, JR., DAVID	MOORE, JR., DAVID	F-048434-10	BAC HOME LOANS SERVICING, L.P., F/K/A COUNTRYWIDE HOME LOANS SERVICING, L.P.	Burlington, NJ
MORA, MAGALY	MORA, MAGALY	F-15368-10	BAC HOME LOANS SERVICING, LP F/K/A COUNTRYWIDE HOME LOANS SERVICING, LP	Mercer, NJ
MORLEY, JAMES	MORLEY, JAMES ,MORLEY, H	F-047865-10	BAC HOME LOANS SERVICING, LP F/K/A COU[illegible]NG, LP	Burlington, NJ
MOROSO, HELDER A.	MOROSO, HELDER A.	F-14488-10	BAC[illegible] COU[illegible]WIDE HOME LOANS SE[illegible]NG, LP	Union, NJ
MORSE, MICHAEL S	MORSE, MICHAEL S	F-038271-10	BAC[illegible] LOANS SERVICING[illegible] COU[illegible]WIDE HOME LOANS [illegible]G, L.P.	Atlantic, NJ
MULDOWNEY, SHEREEN	MULDOWNEY, SHEREEN	F-049636-10	BAC[illegible] COU[illegible]NG L.P.	Ocean, NJ
NAVARRO, MIGUEL	NAVARRO, MIGUEL	F-09331-10	FED[illegible]CIATION	
NGUYEN, LON THI	NGUYEN, LON THI	F-048284-10	BAC[illegible] COU[illegible]NG, L.P.	Camden, NJ
NICHOLAS FALCONE, HIS HEIRS, DEVISEES AND PERSONAL REPRESENTATIVES AND HIS, HERS, THEIR OR ANY OF THEIR SUCCESSORS IN RIGHT, TITLE AND INTEREST		F-38576-08	BAC HOME LOANS SERVICING LP F/K/A COUNTRYWIDE HOME LOANS SERVICING LP	Monmouth, NJ
NIEDERMAYER, MATTHEW	NIEDERMAYER, MATTHEW J.	F-042983-10	BAC HOME LOANS SERVICING, L.P. F/K/A COUNTRYWIDE HOME LOANS SERVICING, L.P.	
NINO, CLAUDIA	NINO, CLAUDIA	F-18966-10	BAC HOME LOANS SERVICING, LP F/K/A COUNTRYWIDE HOME LOANS SERVICING, LP	Union, NJ
NO, BO SOON	NO, BO SOON	F-049230-10	BAC HOME LOANS SERVICING, L.P. F/K/A COUNTRYWIDE HOME LOANS SERVICING, L.P.	Bergen, NJ
NOLAN, MATTHEW	NOLAN, MATTHEW	F-045507-	BAC HOME LOANS SERVICING, L.P. F/K/A	
NTI, BENJAMIN	NTI, BENJAMIN	F-044104-		
NUNEZ, JORGE ROBERTO	NUNEZ, JORGE ROBERTO	F-044596-		
NUNEZ, RAMON E.	NUNEZ, RAMON E.	F-16256-10	BAC HOME LOANS SERVICING, LP F/K/A COUNTRYWIDE HOME LOANS SERVICING, LP	Camden, NJ
NUYENS, KATHERINE	NUYENS, KATHERINE	F-044920-10	BAC HOME LOANS SERVICING, L.P. F/K/A COUNTRYWIDE HOME LOANS SERVICING, L.P.	Burlington, NJ
NWANGANGA, JOYCE	NWANGANGA, JOYCE	F-045853-10	BAC HOME LOANS SERVICING, L.P. F/K/A COUNTRYWIDE HOME LOANS SERVICING, L.P.	Essex, NJ
ODORE, ANDREW R	ODORE, ANDREW R	F-045504-10	BAC HOME LOANS SERVICING L.P. F/K/A COUNTRYWIDE HOME LOANS SERVICING L.P.	Gloucester, NJ

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OH, SON HEE	OH, SON HEE	F-043804-10	BAC HOME LOANS SERVICING, L.P. F/K/A COUNTRYWIDE HOME LOANS SERVICING, L.P.	Bergen, NJ
OJEDA, ERICK	OJEDA, ERICK ,DIXON, MELIS	F-045701-10	BAC HOME LOANS SERVICING, L.P. FKA COUNTRYWIDE HOME LOANS SERVICING, L.P.	Cumberland, NJ
OLATUBOSUN, GLORIA	OLATUBOSUN, GLORIA	F-33953-10	BAC HOME LOANS SERVICING, L.P. f/k/a COUNTRYWIDE HOME LOANS SERVICING, L.P.	Cumberland, NJ
OLATUBOSUN, GLORIA	OLATUBOSUN, GLORIA	F-043859-10	BAC HOME LOANS SERVICING, L.P. F/K/A COUNTRYWIDE HOME LOANS SERVICING, L.P.	Cumberland, NJ
OLDS, GREGORY	OLDS, HIS WIFE, CHARLOTTE	F-10533-10	BANK OF AMERICA, N.A.	Union, NJ
OLSEN, HAROLD B.	OLSEN, HIS WIFE, GINA M.,OL	F-33824-10	BAC HOME LOANS SERVICING, LP FKA COUNTRYWIDE HOME LOANS SERVICING, LP	Gloucester, NJ
OLSON, LARS	OLSON, LARS	F-043771-10	BAC HOME LOANS SERVICING, L.P. FKA COUNTRYWIDE HOME LOANS SERVICING, L.P.	Somerset, NJ
ONUZULIKE, OKECHUKWU H	ONUZULIKE, OKECHUKWU H	F-051792-10	BANK OF AMERICA, N.A.	Essex, NJ
ORAVSKY, JOSEPH P. JR.	ORAVSKY, JR., JOSEPH P.	F-20573-10	BAC HOME LOANS SERVICING, LP F/K/A COUNTRYWIDE HOME LOANS SERVICING, LP	Mercer, NJ
ORELLANA, JOSE SANTOS	ORELLANA, JOSE SANTOS	F-049685-10	BAC HOME LOANS SERVICING L.P. F/K/A COUNTRYWIDE HOME LOANS SERVICING L.P.	Burlington, NJ
ORIACH, KEVIN	ORIACH, KEVIN	F-10480-10	BAC HOME LOANS SERVICING, LP FKA COUNTRYWIDE HOME LOANS SERVICING, LP	Passaic, NJ
ORTIZ, JOSE G	ORTIZ, JOSE G	F-048416-10	BAC HOME LOANS SERVICING, L.P. F/K/A COUNTRYWIDE HOME LOANS SERVICING, L.P.	Union, NJ
OWENS, MATTHEW	OWENS, MATTHEW	F-30400-10	BAC HOME LOANS SERVICING, LP FKA COUNTRYWIDE HOME LOANS SERVICING,LP	Ocean, NJ
PALAGUACHI, ROSA	PALAGUACHI, ROSA	F-047490-10	BAC HOME LOANS SERVICING, L.P. FKA COUNTRYWIDE HOME LOANS SERVICING, L.P.	Bergen, NJ
PALOMINO, RONALD	PALOMINO, RONALD	F-045642-10	BAC HOME LOANS SERVICING, L.P. FKA COUNTRYWIDE HOME LOANS SERVICING, L.P.	Passaic, NJ
PANZA, JEFFREY M.	PANZA, JEFFREY M. ,PANZA,	F-29092-10	BANK OF AMERICA, N.A.	Ocean, NJ
PARK, KEON SOO	PARK, KEON SOO ,PARK, HIS	F-049123-10	BAC HOME LOANS SERVICING, L.P. F/K/A COUNTRYWIDE HOME LOANS SERVICING, L.P.	Bergen, NJ
PEARCE, RICHARD W	PEARCE, RICHARD W ,PEAR	F-044690-10	BAC HOME LOANS SERVICING, L.P. F/K/A COUNTRYWIDE HOME LOANS SERVICING, L.P.	Camden, NJ
PEARCE, JOSEPH L	PEARCE, JOSEPH L	F-05653-10	BAC HOME LOANS SERVICING, LP F/K/A COUNTRYWIDE HOME LOANS SERVICING, LP	Camden, NJ
PEARSON III, STANLEY W.	PEARSON III, STANLEY W.,P	F-050068-10	BANK OF AMERICA, N.A.	Union, NJ
PELINA, MARC	PELINA, MARC	F-042504-10	BAC HOME LOANS SERVICING, L.P. FKA COUNTRYWIDE HOME LOANS SERVICING, L.P.	Monmouth, NJ
PELTZ, MARK A.	PELTZ, MARK A.	F-056027-10	BANK OF AMERICA, N.A.	Sussex, NJ
PENN, MICHELE P.	PENN, MICHELE P.	F-047795-10	BAC HOME LOANS SERVICING, LP F/K/A COUNTRYWIDE HOME LOANS SERVICING, LP	Burlington, NJ
PEPE, ALFRED N	PEPE, ALFRED N.	F-048196-10	BAC HOME LOANS SERVICING, LP FKA COUNTRYWIDE HOME LOANS SERVICING, LP	Essex, NJ
PHILLIPS, TONY	PHILLIPS, TONY	F-044925-10	BAC HOME LOANS SERVICING, L.P. F/K/A COUNTRYWIDE HOME LOANS SERVICING, L.P.	Middlesex, NJ
PICKRELL, RICHARD M	PICKRELL, RICHARD M.	F-049698-10	BAC HOME LOANS SERVICING, LP F/K/A COUNTRYWIDE HOME LOANS SERVICING, LP	Morris, NJ
PILSEN, IRINA	PILSEN, IRINA	F-33831-10	BAC HOME LOANS SERVICING, L.P. f/k/a COUNTRYWIDE HOME LOANS SERVICING, L.P.	Middlesex, NJ

PINZON, MAGALY	PINZON, MAGALY	F-043735-10	BAC HOME LOANS SERVICING, LP	Essex, NJ
POLO, RODOLFO E.	POLO, RODOLFO E.	F-034929-10	BAC HOME LOANS SERVICING, L.P. f/k/a COUNTRYWIDE HOME LOANS SERVICING, L.P.	Union, NJ
POLT, JOSEPH S JR	POLT, JOSEPH S.,POLT, HIS V	F-047684-10	BAC HOME LOANS SERVICING, L.P. FKA COUNTRYWIDE HOME LOANS SERVICING, L.P.	Gloucester, NJ
PSAROS, STEVEN	PSAROS, STEVEN	F-046572-10	BAC HOME LOANS SERVICING, L.P. F/K/A COUNTRYWIDE HOME LOANS SERVICING, L.P.	Passaic, NJ
RABE, LAURA A. (ESTATE OF)	LAURA A. RABE, HER HEIRS,	F-042848-10	BAC HOME LOANS SERVICING, L.P. F/K/A COUNTRYWIDE HOME LOANS SERVICING, L.P.	Burlington, NJ
RACELA, SAMUEL A.	RACELA, SAMUEL A.	F-25604-10	BAC HOME LOANS SERVICING, L.P. F/K/A COUNTRYWIDE HOME LOANS SERVICING, L.P.	Somerset, NJ
RADZINSKI, LISA A.	RADZINSKI, LISA A.	F-046367-10	BAC HOME LOANS SERVICING, L.P. F/K/A COUNTRYWIDE HOME LOANS SERVICING, L.P.	Bergen, NJ
RAGGIO, JOANNA H.		F-12176-05	BANK OF AMERICA, N.A., SUCCESSOR BY MERGER TO BAC HOME LOANS SERVICING, LP FKA COUNTRYWIDE HOME LOANS SERVICING LP,	Atlantic, NJ
RAHMAN, MUJIBUR	RAHMAN, MUJIBUR	F-05174-10	BAC HOME LOANS SERVICING, L.P. FKA COUNTRYWIDE HOME LOANS SERVICING, L.P.	Atlantic, NJ
RAMOS, FERNANDO	RAMOS, FERNANDO	F-055435-10	BAC HOME LOANS SERVICING L.P. F/K/A COUNTRYWIDE HOME LOANS SERVICING L.P.	Essex, NJ
RAMOS, JOSE	RAMOS, JOSE	F-31332-10	BAC HOME LOANS SERVICING, L.P. f/k/a COUNTRYWIDE HOME LOANS SERVICING, L.P.	Union, NJ
RAMOS, MARLON	RAMOS, MARLON	F-046867-10	BAC HOME LOANS SERVICING, L.P. F/K/A COUNTRYWIDE HOME LOANS SERVICING, L.P.	Monmouth, NJ
RAPPA, VIRGINIA E.	RAPPA, VIRGINIA E.	F-043816-10	BAC HOME LOAN SERVICING L.P. F/K/A COUNTRYWIDE HOME LOANS SERVICING L.P.	Salem, NJ
RAYMOND, ANTHONY M	RAYMOND, HIS WIFE, JANICE	F-048179-10	BAC HOME LOANS SERVICING, L.P. F/K/A COUNTRYWIDE HOME LOANS SERVICING, L.P.	Middlesex, NJ
REILLY, EILEEN	REILLY, EILEEN	F-058553-10	BAC HOME LOANS SERVICING, L.P. FKA COUNTRYWIDE HOME LOANS SERVICING, L.P.	Atlantic, NJ
REINHART, NANCY	MAGIERA REINHART, NANCY	F-046407-10	BAC HOME LOANS SERVICING, L.P. F/K/A COUNTRYWIDE HOME LOANS SERVICING, L.P.	Union, NJ
RENCKEN, GLENN	RENCKEN, GLENN	F-043785-10	BAC HOME LOANS SERVICING, L.P. F/K/A COUNTRYWIDE HOME LOANS SERVICING, L.P.	Monmouth, NJ
RHULE, LEROY	RHULE, LEROY	F-044888-10	BAC HOME LOANS SERVICING, L.P. F/K/A COUNTRYWIDE HOME LOANS SERVICING, L.P.	Passaic, NJ
RICCITELLO, TINA M.	BEHAN, COLLEEN ,RICCITELL	F-30678-10	BAC HOME LOANS SERVICING, LP F/K/A COUNTRYWIDE HOME LOANS SERVICING, LP	Mercer, NJ
RITZ II, MICHAEL A.	VERCHIO, MARISSA L,RITZ II,	F-050139-10	BAC HOME LOANS SERVICING LP F/K/A COUNTRYWIDE HOME LOANS SERVICING LP	Camden, NJ
RIVERA, LUIS	RIVERA, LUIS	F-043724-10	BAC HOME LOANS SERVICING, L.P. F/K/A COUNTRYWIDE HOME LOANS SERVICING, L.P.	Passaic, NJ
ROBERT A. CAMMAROTA, HIS HEIRS, DEVISEES AND PERSONAL REPRESENTATIVES AND HIS, HERS, THEIR OR ANY OF THEIR SUCCESSORS IN RIGHT, TITLE AND INTEREST		F-12136-08	BAC HOME LOANS SERVICING, LP F/K/A COUNTRYWIDE HOME LOANS SERVICING, LP	Camden, NJ

ROBERTSON, RICHARD	ROBERTSON, RICHARD	F-046352-10	BAC HOME LOANS SERVICING, L.P. F/K/A COUNTRYWIDE HOME LOANS SERVICING, L.P.	Camden, NJ
RODGERS, DARVIN	RODGERS, DARVIN	F-25172-10	BAC HOME LOANS SERVICING, LP F/K/A COUNTRYWIDE HOME LOANS SERVICING, LP	Essex, NJ
RODRIGUEZ, JENNIFER	RODRIGUEZ, JENNIFER	F-036429-10	BAC HOME LOANS SERVICING, L.P. f/k/a COUNTRYWIDE HOME LOANS SERVICING, L.P.	Union, NJ
RODRIGUEZ, RAMON	RODRIGUEZ, RAMON ,ARDIA	F-048229-10	BAC HOME LOANS SERVICING, L.P. F/K/A COUNTRYWIDE HOME LOANS SERVICING, L.P.	Hudson, NJ
ROJAS, ALEX	ROJAS, ALEX	F-038562-10	BAC HOME LOANS SERVICING, L.P., F/K/A COUNTRYWIDE HOME LOANS SERVICING, L.P.	Monmouth, NJ
ROJAS, SERGIO P.	ROJAS, SERGIO P.	F-043783-10	BAC HOME LOANS SERVICING, L.P. F/K/A COUNTRYWIDE HOME LOANS SERVICING, L.P.	Mercer, NJ
RONQUILLO, ESBIN	RONQUILLO, ESBIN ,FLORA F	F-25830-10	BAC OME LOANS SERVICING, LP FKA COUNTRYWIDE HOME LOANS SERVICING, LP	Mercer, NJ
ROPER, BRIAN K.	ROPER, BRIAN K.	F-042513-10	BAC HOME LOANS SERVICING, L.P. F/K/A COUNTRYWIDE HOME LOANS SERVICING, L.P.	Monmouth, NJ
ROSS, CRAIG	ROSS, CRAIG ,NATASHA ROS	F-34304-10	BAC HOME LOANS SERVICING, LP FKA COUNTRYWIDE HOME LOANS SERVICING, LP	Burlington, NJ
ROTSENMAR, YEFIM	ROTSENMAR, YEFIM	F-047274-10	BAC HOME LOANS SERVICING, L.P. F/K/A COUNTRYWIDE HOME LOANS SERVICING, L.P.	Monmouth, NJ
RUBIO, CARLOS B.	RUBIO, CARLOS B. ,LOFFRED	F-25523-10	BAC HOME LOANS SERVICING, L.P. f/k/a COUNTRYWIDE HOME LOANS SERVICING, L.P.	Hudson, NJ
RYAN, DONNA O.; RYAN, CLARENCE F. ; RYAN, TAMARA L.	RYAN, DONNA O	F-19985-06	ANK OF NEW YORK AS TRUSTEE FOR THE CERTIFICATEHOLDERS CWABS, INC. ASSET-BACKED CERTIFICATES, SERIES 2005-11	Cape May, NJ
RYAN, JAMES M.	RYAN, JAMES M.	F-33191-10	BANK OF AMERICA, N.A.	Monmouth, NJ
SAAD, ABBIE	SAAD, ABBIE	F-04798-10	BAC HOME LOANS SERVICING, L.P. FKA COUNTRYWIDE HOME LOANS SERVICING, L.P.	Bergen, NJ
SACKEY, JACOB	SACKEY, JACOB	F-042940-10	BAC HOME LOANS SERVICING, L.P. FKA COUNTRYWIDE HOME LOANS SERVICING, L.P.	Burlington, NJ
SANCHEZ, WILLIAM	SANCHEZ, WILLIAM ,SANCHE	F-047962-10	BAC HOME LOANS SERVICING, L.P. F/K/A COUNTRYWIDE HOME LOANS SERVICING, L.P.	Passaic, NJ
SANCLEMENTE, CHARLES J	SANCLEMENTE, CHARLES J.	F-049061-10	BAC HOME LOANS SERVICING, L.P. FKA COUNTRYWIDE HOME LOANS SERVICING, L.P.	Salem, NJ
SANTIAGO, JOSE M.	SANTIAGO, JOSE M.	F-11481-10	BAC HOME LOANS SERVICING, LP FKA COUNTRYWIDE HOME LOANS SERVICING, LP	Gloucester, NJ
SANTOS, VICTOR	SANTOS, VICTOR	F-043205-10	BAC HOME LOANS SERVICING, L.P. F/K/A COUNTRYWIDE HOME LOANS SERVICING, L.P.	Passaic, NJ
SCARBOROUGH, CHANDRA	SCARBOROUGH, CHANDRA	F-28846-10	FEDERAL NATIONAL MORTGAGE ASSOCIATION	Burlington, NJ
SCHENK, PATRICIA	SCHENK, PATRICIA	F-043921-10	BAC HOME LOANS SERVICING, L.P. F/K/A COUNTRYWIDE HOME LOANS SERVICING, L.P.	Ocean, NJ
SCHETTINI, DEBORAH	SCHETTINI, DEBORAH	F-043019-10	BAC HOME LOANS SERVICING, L.P. F/K/A COUNTRYWIDE HOME LOANS SERVICING, L.P.	Monmouth, NJ
SCHMELZ, EMILY A.	SCHMELZ, EMILY A.	F-043778-10	BAC HOME LOANS SERVICING, L.P. FKA COUNTRYWIDE HOME LOANS SERVICING, L.P.	Burlington, NJ
SCHRAMM, W. LEE	SCHRAMM, W. LEE	F-32501-10	BAC HOME LOANS SERVICING, LP F/K/A COUNTRYWIDE HOME LOANS SERVICING, LP	Atlantic, NJ

SCHULTZ, FREDERICK	SCHULTZ IV, FREDERICK	F-05186-10	BAC HOME LOANS SERVICING, LP F/K/A COUNTRYWIDE HOME LOANS SERVICING, LP	Mercer, NJ
SERETIS, PAULINE	SERETIS, PAULINE	F-11690-10	BAC HOME LOANS SERVICING, LP FKA COUNTRYWIDE HOME LOANS SERVICING LP	Morris, NJ
SHAAK, JESSICA	SHAAK, JESSICA	F-23161-10	BAC HOME LOANS SERVICING, LP F/K/A COUNTRYWIDE HOME LOANS SERVICING, LP	Atlantic, NJ
SHABIR, ADIL	SHABIR, ADIL	F-043258-10	BAC HOME LOAN SERVICING L.P. F/K/A COUNTRYWIDE HOME LOANS SERVICING L.P.	Middlesex, NJ
SHAH, RAGESH	SHAH, RAGESH	F-25655-10	BAC HOME LOANS SERVICING, LP FKA COUNTRYWIDE HOME LOANS SERVICING, LP	Ocean, NJ
SHAMY, JR., NORMAN	SHAMY, JR., NORMAN	F-14548-10	BAC HOME LOANS SERVICING, L.P. F/K/A COUNTRYWIDE HOME LOANS SERVICING, L.P.	Middlesex, NJ
SHAW, MICHAEL	SHAW, MICHAEL	F-33207-10	BAC HOME LOANS SERVICING, L.P. f/k/a COUNTRYWIDE HOME LOANS SERVICING, L.P.	Ocean, NJ
SHEERAN, JOHN	SHEERAN, JOHN	F-044553-10	BAC HOME LOANS SERVICING, L.P. F/K/A COUNTRYWIDE HOME LOANS SERVICING, L.P.	Ocean, NJ
SIERRA, WILLIE E.	SIERRA, WILLIE E.	F-042550-10	BAC HOME LOANS SERVICING, L.P. F/K/A COUNTRYWIDE HOME LOANS SERVICING, L.P.	Passaic, NJ
SIM, KATIE N.	SIM, KATIE N.	F-044617-10	BAC HOME LOANS SERVICING, L.P. F/K/A COUNTRYWIDE HOME LOANS SERVICING, L.P.	Bergen, NJ
SINGH, TINA	SINGH, TINA ,SINGH, HER HU	F-044132-10	BAC HOME LOANS SERVICING L.P. F/K/A COUNTRYWIDE HOME LOANS SERVICING L.P.	Passaic, NJ
SINGH, AMRIK	SINGH, AMRIK	F-049327-10	BAC HOME LOANS SERVICING, L.P. F/K/A COUNTRYWIDE HOME LOANS SERVICING, L.P.	Middlesex, NJ
SINGH, GURPREET	SINGH, GURPREET	F-043032-10	BAC HOME LOANS SERVICING L.P. F/K/A COUNTRYWIDE HOME LOANS SERVICING L.P.	Middlesex, NJ
SINGH, MUKHTIAR	SINGH, MUKHTIAR	F-051290-10	BAC HOME LOANS SERVICING, L.P. F/K/A COUNTRYWIDE HOME LOANS SERVICING, L.P.	Middlesex, NJ
SKORA, BEATA	SKORA, BEATA	F-23165-10	BAC HOME LOANS SERVICING, L.P. f/k/a COUNTRYWIDE HOME LOANS SERVICING, L.P.	Ocean, NJ
SLATER, ROBERT N.	SLATER, ROBERT N.	F-11802-10	BANK OF AMERICA, N.A.	Union, NJ
SMITH, MATTHEW L.		F-046685-10	BAC HOME LOANS SERVICING, L.P. F/K/A COUNTRYWIDE HOME LOANS SERVICING, L.P.	Ocean, NJ
SMITH, SHIRLEY E.	SMITH, SHIRLEY E.	F-045854-10	BAC HOME LOANS SERVICING, L.P. F/K/A COUNTRYWIDE HOME LOANS SERVICING, L.P.	Warren, NJ
SMITH, STEVEN G.	SMITH, STEVEN G.	F-045404-10	BANK OF AMERICA, NATIONAL ASSOCIATION	Cape May, NJ
SON, JIA	SON, JIA	F-04688-10	BAC HOME LOANS SERVICING, LP FKA COUNTRYWIDE HOME LOANS SERVICING, LP	Bergen, NJ
SORIANO, ANNA MARIE	SORIANO, ANNA MARIE	F-33349-10	BAC HOME LOANS SERVICING, L.P. f/k/a COUNTRYWIDE HOME LOANS SERVICING, L.P.	Essex, NJ
SOSA, JR., HERIBERTO	SOSA, HERIBERTO	F-047363-10	BAC HOME LOANS SERVICING, L.P. FKA COUNTRYWIDE HOME LOANS SERVICING, L.P.	Essex, NJ
SOTO, MELAGROS C	SOTO, MELAGROS C	F-044480-10	BAC HOME LOANS SERVICING, L.P. F/K/A COUNTRYWIDE HOME LOANS SERVICING, L.P.	Cumberland, NJ
SOUZA, ALEX	SOUZA, ALEX	F-046103-10	BAC HOME LOANS SERVICING, L.P. F/K/A COUNTRYWIDE HOME LOANS SERVICING, L.P.	Union, NJ
STARR-MILLER, TIFFANY	MILLER, HER HUSBAND, DAVI	F-9608-10	BAC HOME LOANS SERVICING, L.P. FKA COUNTRYWIDE HOME LOANS SERVICING, L.P.	Middlesex, NJ

STAUDINGER, JAYE A.	STAUDINGER, JAYE A.	F-04681-10	BAC HOME LOANS SERVICING, LP F/K/A COUNTRYWIDE HOME LOANS SERVICING, LP	Passaic, NJ
STEINHERZ, ROBERT	STEINHERZ, ROBERT	F-31957-10	BAC HOME LOANS SERVICING, L.P. f/k/a COUNTRYWIDE HOME LOANS SERVICING, L.P.	Mercer, NJ
STEWART, WAYNE A.	STEWART, WAYNE A.	F-055342-10	BANK OF AMERICA, N.A.	Atlantic, NJ
STOLLER, DANA B.	STOLLER, DANA B.	F-048620-10	BAC HOME LOANS SERVICING, L.P. FKA COUNTRYWIDE HOME LOANS SERVICING, L.P.	Middlesex, NJ
STREICHER, ABRAHAM	STREICHER, ABRAHAM	F-09003-10	BAC HOME LOANS SERVICING, L.P. FKA COUNTRYWIDE HOME LOANS SERVICING, L.P.	Essex, NJ
SULZER, ANDREW JAMES	SULZER, ANDREW JAMES	F-30348-08	BAC HOME LOANS SERVICING, LP.	Ocean, NJ
SUPERTI, ROBERT	SUPERTI, ROBERT	F-25531-10	BAC HOME LOANS SERVICING, LP F/K/A COUNTRYWIDE HOME LOANS SERVICING, LP	Monmouth, NJ
SUTHERLAND, CATHERINE	SUTHERLAND, CATHERINE	F-048436-10	BAC HOME LOANS SERVICING, L.P. F/K/A COUNTRYWIDE HOME LOANS SERVICING, L.P.	Monmouth, NJ
SWANGER, SHAWN R.	SWANGER, SHAWN R.	F-16258-10	BAC HOME LOANS SERVICING, LP FKA COUNTRYWIDE HOME LOANS SERVICING, LP	Gloucester, NJ
SZWED, SCOTT	SZWED, SCOTT	F-047983-10	BAC HOME LOANS SERVICING, LP FKA COUNTRYWIDE HOME LOANS SERVICING, LP	Ocean, NJ
TAVERNER, JOHN V. JR	TAVERNER JR., JOHN V.	F-042835-10	BAC HOME LOANS SERVICING LP FKA COUNTRYWIDE HOME LOANS SERVICING LP	Cape May, NJ
TEIXEIRA, NORTON	TEIXEIRA, NORTON	F-32116-10	BAC HOME LOANS SERVICING, LP FKA COUNTRYWIDE HOME LOANS SERVICING, LP	Middlesex, NJ
THOMAS, CHRISTIAN A.	THOMAS, CHRISTIAN A.	F-044880-10	BAC HOME LOANS SERVICING, L.P. F/K/A COUNTRYWIDE HOME LOANS SERVICING, L.P.	Burlington, NJ
THOMAS, ROBERT	THOMAS, ROBERT	F-14264-10	BAC HOME LOANS SERVICING, L.P. F/K/A COUNTRYWIDE HOME LOANS SERVICING, L.P.	Somerset, NJ
THOMPSON, JOHN C.	THOMPSON, JOHN C	F-043154-10	BAC HOME LOANS SERVICING, L.P. F/K/A COUNTRYWIDE HOME LOANS SERVICING, L.P.	Gloucester, NJ
TKACH-OLYNYK, CHRISTINE B.	TKACH-OLYNYK, CHRISTINE	F-047407-10	BANK OF AMERICA, N.A., SUCCESSOR BY MERGER TO BAC HOME LOANS SERVICING, LP FKA COUNTRYWIDE HOME LOANS SERVICING LP	Monmouth, NJ
TLATELPA, ERIK, N.	TLATELPA, ERIK	F-14767-10	BAC HOME LOANS SERVICING, L.P. F/K/A COUNTRYWIDE HOME LOANS SERVICING, L.P.	Passaic, NJ
TOBIAS, EUGENE F	TOBIAS, EUGENE F.,TOBIAS,	F-043733-10	BAC HOME LOANS SERVICING L.P. F/K/A COUNTRYWIDE HOME LOANS SERVICING L.P.	Ocean, NJ
TOMASELLI, VINCENT	TOMASELLI, VINCENT	F-048088-10	BAC HOME LOANS SERVICING, L.P. F/K/A COUNTRYWIDE HOME LOANS SERVICING, L.P.	Mercer, NJ
TOMPKINS, THOMAS	TOMPKINS, THOMAS	F-23101-10	BAC HOME LOANS SERVICING, LP F/K/A COUNTRYWIDE HOME LOANS SERVICING, LP	Middlesex, NJ
TORRES, ENRIQUE	TORRES, ENRIQUE	F-042919-10	BAC HOME LOANS SERVICING, L.P. f/k/a COUNTRYWIDE HOME LOANS SERVICING, L.P.	Essex, NJ
TREMEAU, ARTHUR	TREMEAU, ARTHUR	F-048614-10	BAC HOME LOANS SERVICING, L.P. FKA COUNTRYWIDE HOME LOANS SERVICING, L.P.	Hudson, NJ
TRENKLE, CHARLES	TRENKLE, CHARLES	F-048637-10	BAC HOME LOANS SERVICING, L.P. F/K/A COUNTRYWIDE HOME LOANS SERVICING, L.P.	Gloucester, NJ
TUCKER, MAMIE O. (ESTATE OF)		F-048456-10	BAC HOME LOANS SERVICING, L.P. FKA COUNTRYWIDE HOME LOANS SERVICING, L.P.	Gloucester, NJ

TUZI, DAVID A.	TUZI, DAVID A.	F-049198-10	BAC HOME LOANS SERVICING, L.P. FKA COUNTRYWIDE HOME LOANS SERVICING, L.P.	Camden, NJ
UCHENDU, AUGUSTA	UCHENDU, AUGUSTA	F-034532-10	BAC HOME LOANS SERVICING, L.P. FKA COUNTRYWIDE HOME LOANS SERVICING, L.P.	Monmouth, NJ
UDDIN, MOHAMMAD J.	UDDIN, MOHAMMAD J.	F-19955-10	BAC HOME LOANS SERVICING, L.P. F/K/A COUNTRYWIDE HOME LOANS SERVICING, L.P.	Atlantic, NJ
UJOBAGY, DANA	UJOBAGY, DANA	F-048287-10	BAC HOME LOANS SERVICING, L.P. F/K/A COUNTRYWIDE HOME LOANS SERVICING, L.P.	Monmouth, NJ
URBINA, DAPHNE	URBINA, DAPHNE	F-048467-10	BAC HOME LOANS SERVICING, L.P. F/K/A COUNTRYWIDE HOME LOANS SERVICING, L.P.	Hudson, NJ
VAGLIO, CHRISTOPHER	VAGLIO, CHRISTOPHER ,VAG	F-16355-10	BAC HOME LOANS SERVICING, L.P. F/K/A COUNTRYWIDE HOME LOANS SERVICING, L.P.	Morris, NJ
VAN HOUTEN, SUSAN	VAN HOUTEN, SUSAN	F-11470-10	BAC HOME LOANS SERVICING, L.P. FKA COUNTRYWIDE HOME LOANS SERVICING, L.P.	Middlesex, NJ
VAN MIL, LEWIS W.	VAN MIL, LEWIS W. ,BROWEI	F-14111-10	BANK OF AMERICA, N.A.	Morris, NJ
VAZ, HERBERT	VAZ, HERBERT	F-23153-10	BAC HOME LOANS SERVICING, L.P. f/k/a COUNTRYWIDE HOME LOANS SERVICING, L.P.	Essex, NJ
VAZ, HERBERT	VAZ, HERBERT	F-25718-10	BAC HOME LOANS SERVICING, L.P. f/k/a COUNTRYWIDE HOME LOANS SERVICING, L.P.	Essex, NJ
VELAZQUEZ, GRACIELA	VELAZQUEZ, GRACIELA	F-23026-10	BAC HOME LOANS SERVICING, L.P. f/k/a COUNTRYWIDE HOME LOANS SERVICING, L.P.	Atlantic, NJ
VENNEY, YVONNE	VENNEY, YVONNE	F-042962-10	BAC HOME LOANS SERVICING, L.P. F/K/A COUNTRYWIDE HOME LOANS SERVICING, L.P.	Gloucester, NJ
VERCRUYSSEN, INGRID A.	VERCRUYSSEN, INGRID A.	F-10498-10	BAC HOME LOANS SERVICING, LP FKA COUNTYRWIDE HOME LOANS SERVICING, LP	Cape May, NJ
VINCENT PAUL OBERLANDER, INDIVIDUALLY AND AS EXECUTOR OF THE ESTATE OF ROBERT SCOTT HANNETT		F-26081-08	BAC HOME LOANS SERVICING, LP.	Monmouth, NJ
VONDERPUTTEN, ANDERSON	VONDERPUTTEN, ANDERSO	F-19185-10	BAC HOME LOANS SERVICING, LP F/K/A COUNTRYWIDE HOME LOANS SERVICING, LP	Monmouth, NJ
WADE, WALTER	WADE, WALTER	F-29940-10	BAC HOME LOANS SERVICING, LP F/K/A COUNTRYWIDE HOME LOANS SERVICING, LP	Monmouth, NJ
WALSH, ROBIN	WALSH, ROBIN	F-31466-10	BAC HOME LOANS SERVICING, LP FKA COUNTRYWIDE HOME LOANS SERVICING, LP	Monmouth, NJ
WALTERS, EDWARD JR	WALTERS, EDWARD ,CHEN,	F-044963-10	BAC HOME LOANS SERVICING, L.P. F/K/A COUNTRYWIDE HOME LOANS SERVICING, L.P.	Middlesex, NJ
WALTERS, MARGARET; RODRIGUEZ, CHRISTINA	WALTERS, MARGARET	F-30353-08	BAC HOME LOANS SERVICING, LP. F/K/A COUNTRYWIDE HOME LOANS SERVICING, LP.	Essex, NJ
WATTS, MICHAEL	WATTS, MICHAEL	F-15766-10	BAC HOME LOANS SERVICING, L.P. F/K/A COUNTRYWIDE HOME LOANS SERVICING, L.P.	Camden, NJ
WENDELL, PATRICIA	WENDELL, PATRICIA ,WENDE	F-059655-10	BAC HOME LOANS SERVICING, L.P. FKA COUNTRYWIDE HOME LOANS SERVICING, L.P.	Passaic, NJ
WESTERVELT, LORRAINE	WESTERVELT, LORRAINE ,W	F-16716-10	COUNTRYWIDE HOME LOANS SERVICING, L.P.	Bergen, NJ
WILBON, MARY L. (ESTATE OF)		F-04699-10	BAC HOME LOANS SERVICING, LP FKA COUNTRYWIDE HOME LOANS SERVICING, LP	Union, NJ
WILLEY, DAVID C.	WILLEY, DAVID C.,WILLEY, H	F-042850-10	BAC HOME LOANS SERVICING, L.P. f/k/a COUNTRYWIDE HOME LOANS SERVICING, L.P.	Salem, NJ

WILLIAMS, FLOYD	WILLIAMS, FLOYD	F-050208-10	BAC HOME LOANS SERVICING LP F/K/A COUNTRYWIDE HOME LOANS SERVICING LP	Essex, NJ
WILLIAMS, ALBERT J. JR	WILLIAMS JR., ALBERT J.	F-049654-10	BAC HOME LOANS SERVICING, L.P. F/K/A COUNTRYWIDE HOME LOANS SERVICING, L.P.	Camden, NJ
WILLIAMS, DARREN	WILLIAMS, DARREN	F-045875-10	BAC HOME LOANS SERVICING, L.P. F/K/A COUNTRYWIDE HOME LOANS SERVICING, L.P.	Essex, NJ
WILLIAMS, ELIZABETH	WILLIAMS, ELIZABETH	F-33834-10	BAC HOME LOANS SERVICING, L.P. f/k/a COUNTRYWIDE HOME LOANS SERVICING, L.P.	Hudson, NJ
WOODS, JR., FRANK N.	WOODS, JR., FRANK N.,WOO	F-043754-10	BAC HOME LOANS SERVICING, L.P. F/K/A COUNTRYWIDE HOME LOANS SERVICING, L.P.	Monmouth, NJ
WRIGHT, CAROL	WRIGHT, CAROL	F-09375-10	BAC HOME LOANS SERVICING, L.P. FKA COUNTRYWIDE HOME LOANS SERVICING, L.P.	Morris, NJ
WRIGHT, JEFF	WRIGHT, JEFF	F-042523-10	BAC HOME LOANS SERVICING, L.P. FKA COUNTRYWIDE HOME LOANS SERVICING, L.P.	Middlesex, NJ
YANG, HUNG	YANG, HUNG	F-6434-10	BAC HOME LOANS SERVICING, L.P. FKA COUNTRYWIDE HOME LOANS SERVICING, L.P.	Somerset, NJ
YELEN, MARK	YELEN, MARK ,VALADA, FKA	F-045551-10	BANK OF AMERICA, N.A.	Burlington, NJ
YELEN, MARK	YELEN, MARK ,VALADA, FKA	F-045551-10	BANK OF AMERICA, N.A.	Burlington, NJ
YUDOVICH, ELEONORA	YUDOVICH, ELEONORA	F-043739-10	BAC HOME LOANS SERVICING, L.P. F/K/A COUNTRYWIDE HOME LOANS SERVICING, L.P.	Bergen, NJ
ZAFRANY, SHLOMO SHARON	ZAFRANY, SHLOMO SHARON	F-33851-10	BAC HOME LOANS SERVICING, L.P. f/k/a COUNTRYWIDE HOME LOANS SERVICING, L.P.	Sussex, NJ
ZANE, LARRY	ZANE, LARRY	F-23155-10	BAC HOME LOANS SERVICING, L.P. f/k/a COUNTRYWIDE HOME LOANS SERVICING, L.P.	Cape May, NJ
ZAPPELLA, FRANK M.	ZAPPELLA, FRANK M. ,NANC	F-16436-10	BAC HOME LOANS SERVICING, LP FKA COUNTRYWIDE HOME LOANS SERVICING, LP	Ocean, NJ

EXHIBIT B

EXPLANATORY LETTER

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

DATE

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

Defendant Name
Defendant Address
Defendant City, State Zip Code

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

Your account number:

Dear Borrower:

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

You are not named as a direct party in this lawsuit but this case will affect your separate, pending foreclosure case.

Why You Are Receiving this Letter

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

By the Court's Order to Show Cause dated___ _____, 2013 and in compliance with the Supreme Court's opinion in U.S. Bank N.A. V Guillaume, Hon. ----------, P.J.Ch. gave permission to Green Tree Servicing LLC to serve, along with the Order to Show Cause and Verified Complaint,

corrected Notices of Intention to foreclose on all defendant mortgagors or parties obligated on the debt in certain pending foreclosure actions filed before February 28, 2012 in which Green Tree Servicing LLC is the plaintiff and/or servicer.

Information about the Order to Show Cause and Verified Complaint

Enclosed with this letter are copies of the Order to Show Cause and Verified Complaint. The Verified Complaint lists all of the matters for which Green Tree Servicing LLC is seeking to issue new Notices of Intention to Foreclose.

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

Information About the Corrected Notice of Intention to Foreclose

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

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

Questions about the Notice of Intention to Foreclose

Should you have question with regard to your loan or the corrected Notice of Intention to foreclose, please contact Green Tree Servicing LLC at _____. Additional contact information is provided in the corrected Notice of Intention to foreclose.

How to file an Objection

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

You also have the right to object to the enclosed corrected Notice of Intention to Foreclose. To so do, you must file a written objection under the docket number for the foreclosure Action in your individual case, ***which is separate from this case filed by Green Tree Servicing LLC.***

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

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

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

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

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

Hon. Margaret Mary McVeigh, P.J.Ch.
Passaic County Courthouse
77 Hamilton Street
Room 621
Paterson, NJ 07505

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

Questions about filing an Objection:

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

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

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

Very truly yours,

Stern, Lavinthal & Frankenberg, LLC

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

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

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

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

EXHIBIT C

REMEDIATED NOI TEMPLATE

green tree®

NEW JERSEY NOTICE OF DEFAULT AND INTENT TO FORECLOSE

Certified Mail Receipt No. «Certified_»

Date of Notice: October 3, 2013

«Name»
«Address»
«City_State_Zip»

Green Tree Servicing LLC
1400 Turbine Drive
Rapid City, SD 57703
(800) 643-0202

RE: Loan No. «Account_»

Credit Transaction: Loan Secured by Real Property at: «Property_Address»
Original principal amount: $_____
Origination date: «Contract_Date»

Dear «Name»:

You are now in default on the above-referenced credit transaction. You have the right to correct this default by «Cure_Date» (Date to Cure).

YOU HAVE NOT MADE MONTHLY MORTGAGE PAYMENTS for the following months and the following amounts are now past due: Monthly Principal and Interest Payments due from «Months_Past_Due» $_____ Other charges (explain/itemize): Late Charges $_____, NSF Fee: $ 0.00, Escrow/Other: $[redacted] Insurance: $ 0.00, Taxes advanced: $ 0.00. TOTAL AMOUNT PAST DUE: $_____ If you cure the default, you may continue with the contract as though you did not default.

Cure of default: Before «Cure_Date» you may cure the default by paying the reinstatement amount of $_____ plus any other charges, including advances pursuant to the terms of your Note and Mortgage which become due and payable on or before the Date to Cure (or the next business day thereafter, if the Date to Cure falls on a weekend or holiday). If you want to pay by mail, send a certified check, money order or cashier's check. DO NOT SEND CASH. Payment must be received in our office at the servicer address listed below by the Date to Cure.

Creditor's Rights: If you do not cure the default by the Date to Cure, the lender may take steps to terminate your ownership of the property by accelerating the mortgage payments and commencing a foreclosure suit in a court of competent jurisdiction. If the mortgage is foreclosed, the mortgaged property will be sold by the Sheriff or other officer authorized by law and the proceeds of the sale applied to the mortgage debt. You may also be sued personally for all sums due under the Note or other instrument evidencing your personal obligation to repay the loan as provided by law.

If you have not cured the default by the Date to Cure and foreclosure proceedings have begun, you have the right to cure the default up to the entry of Final Judgment or Order of Redemption, provided you pay all payments necessary to bring the loan current, including late and other charges due, plus attorney's fees and costs permitted by New Jersey Court Rules in connection with the foreclosure and perform any other obligations required under the Note and Mortgage. You have the right to transfer the mortgaged property to another person subject to the Mortgage and any such transferee may have the right to cure the default as provided for by law, subject to the provisions of the Mortgage documents.
Please review your mortgage or deed of trust for any right you may have to reinstate your loan after acceleration but prior to the earlier of (a) five days before the sale of the property under any power of sale in the Security Instrument or (b) entry of a judgment enforcing the Security Instrument, by paying the Creditor all sums then due

as if no acceleration had occurred. You also have the right to assert in the foreclosure proceeding the non-existence of a default or any other defense available to you.

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:

Name of Representative of the Lender: «Rep_Name»
Telephone Number of Representative of the Lender: «RO_Phone», Ext. «Rep_Extension»

Servicer: Green Tree Servicing LLC
Servicer's Address: 3012 Business Park Circle, Suite 100, Goodlettsville, Tennessee 37072

Lender: «Mortgage_Owner»
Lender Address: «Mortgage_Owner_Address_Full»

Please be advised that the lender does not service your account. All correspondence and inquiries concerning the servicing of your account should be addressed to the account servicer. The servicer has authority to act on the lender's behalf with regard to the administration of your account and respond to any questions.

You may be able to obtain financial assistance for curing the default from programs operated by the state or federal government or nonprofit organizations, if any, as identified by the Commissioner of Banking of the State of New Jersey, whose telephone number is 1-609-292-3420. See attached list.

You are advised to seek counsel from an attorney of your own choosing 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 where the property is located. If you are unable to afford an attorney, you may communicate with the Legal Services Office in the county where the property is located. See attached list.

Attention Servicemembers and dependents: The Federal Servicemembers' Civil Relief Act ("SCRA") and certain state laws provide important protections for you, including prohibiting foreclosure or repossession under most circumstances. If you are currently in the military service, or have been within the last twelve (12) months, **AND** joined after signing the Note and Security Instrument now in default, please notify Green Tree immediately. When contacting Green Tree as to your military service, you must provide positive proof as to your military status. If you do not provide this information, it will be assumed that you are not entitled to protection under the above-mentioned Act.

Unless you notify us in writing within thirty (30) days after receipt of this letter that the debt, or any part of it, is disputed; we will assume that the debt is valid. If you notify us of a dispute, we will obtain verification of the debt and mail it to you. Also, upon written request within thirty (30) days, we will provide you with the name and address of the original lender if different from the current lender.

Sincerely,

Green Tree
1-800-643-0202
8:00 a.m. to 6:00 p.m. Mountain Time

This communication is from a debt collector. It is an attempt to collect a debt, and any information obtained will be used for that purpose.

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

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

American Credit Alliance, Inc. 26 S. Warren St. Trenton, NJ 08608 **609-393-5400**	**Atlantic Human Resources, Inc.** 1 S. New York Ave. Atlantic City, NJ 08401 **609-348-4131**	**Consumer Credit Counseling Service of Central New Jersey** 1931 Nottingham Way Hamilton, NJ 08619 **609-586-2574**
Consumer Credit Counseling Service of New Jersey 185 Ridgedale Ave. Cedar Knolls, NJ 07927-1812 **973-267-4324**	**Fair Housing Council of Northern New Jersey** 131 Main St. Hackensack, NJ 07601 **201-489-3552**	**Garden State Consumer Credit Co[illegible]ing, Inc.** 225 Willowbrook Road Freehold, NJ 07728 **1-800-992-4557**
Jersey Counseling & Housing Development, Inc. 29 S. Blackhorse Pike Blackwood, NJ 08012 **856-227-3688**	**Jersey Counseling & Housing Development, Inc.** 1840 S. Broadway Camden, NJ 08104 **856-541-1000**	**Mercer County Hispanic Association** 200 E. State St., 2nd Floor Trenton, NJ 08607 **609-392-2446**
Middlesex County Economic Opportunities Corporation 1215 Livingston Ave. North Brunswick, NJ 08902 **732-790-3344**	**Monmouth County Human Services** Housing Services Unit P.O. Box 3000 Freehold, NJ 07728 **732-431-7998**	**NJ Citizen Action** (*main office/financial education center*) 744 Broad St., Suite 2080 Newark, NJ 07102 **973-643-8800** **1-800-NJ-OWNER** (loan counseling) **1-888-TAXES-11** (free tax preparation assistance)
NJ Citizen Action (*Central Jersey*) 85 Raritan Ave., Suite 100 Highland Park, NJ 08904 **732-246-4772**	**NJ Citizen Action** (*South Jersey*) 2 Riverside Drive, Suite 362 Camden, NJ 08103 **856-966-3091**	**Ocean Community Economic Action Now, Inc.** 22 Hyers St. Toms River, NJ 08753-0773 **732-244-2351, ext. 2**
Paterson Coalition for Housing, Inc. 262 Main St., 5th Floor Paterson, NJ 07505 **973-684-5998**	**Paterson Task Force for Community Action, Inc.** 155 Ellison St. Paterson, NJ 07505 **973-279-2333**	**Puerto Rican Action Board Housing Coalition Unit** 90 Jersey Ave. New Brunswick, NJ 08903 **732-249-9700**
Tri-County Community Action Agency, Inc. 110 Cohansey St. Bridgeton, NJ 08302 **856-451-6330**	**Urban League for Bergen County** 106 W. Palisade Ave. Englewood, NJ 07631 **201-568-4988**	**Urban League for Essex County** 508 Central Ave. Newark, NJ 07101 **973-624-9535**
Urban League of Union County 288 N. Broad St. Elizabeth, NJ 07208 **908-351-7200**	**Homelessness Prevention Program** New Jersey Department of Community Affairs **(866) 889-6270***	

*Basic eligibility is limited to: (a) single family owner/occupied dwellings with all those on the deed and mortgage occupying the house; (b) no more than one mortgage or lien encumbrance on the property; (c) no initiated or ongoing bankruptcy. Assistance will be in the form of a loan, and a lien will be placed on the property. The family must document the financial reason for nonpayment. At the time of the eligibility decision, the household must have and document income sufficient to support the household and repay the loan. There is a fee for the credit check and property search.

List of Legal Services Offices by County

ATLANTIC COUNTY
Deputy Clerk of the Superior Court
Civil Division, Direct Filing
1201 Bacharach Blvd., First Floor
Atlantic City, NJ 08401
LAWYER REFERRAL: 609-345-3444
LEGAL SERVICES: 609-348-4200

BERGEN COUNTY
Deputy Clerk of the Superior Court
Case Processing Section, Rm. 119
Justice Center, 10 Main Street
Hackensack, NJ 07601-0769
LAWYER REFERRAL: 201-488-0044
LEGAL SERVICES: 201-487-2166

BURLINGTON COUNTY
Deputy Clerk of the Superior Court
Central Processing Section
Attn: Judicial Intake, First Floor
Courts Facility
49 Rancocas Road
Mt. Holly, NJ 08060
LAWYER REFERRAL: 609-261-4862
LEGAL SERVICES: 609-261-1088

CAMDEN COUNTY
Deputy Clerk of the Superior Court
Civil Processing Office
1st Floor, Hall of Justice,
101 S. 5th Street,
Camden, NJ 08103
LAWYER REFERRAL: 856-964-4520
LEGAL SERVICES: 856-964-2010

CAPE MAY COUNTY
Deputy Clerk of the Superior Court
Central Processing Office
9 N. Main Street, Box DN-209
Cape May Court House, NJ 08210
LAWYER REFERRAL: 609-463-0313
LEGAL SERVICES: 609-465-3001

CUMBERLAND COUNTY
Deputy Clerk of the Superior Court
Civil Case Management Office
Broad and Fayette Streets
P.O. Box 615, Bridgeton, NJ 08302
LAWYER REFERRAL: 609-692-6207
LEGAL SERVICES: 609-451-0003

ESSEX COUNTY
Deputy Clerk of the Superior Court
237 Hall of Records
465 Dr. Martin Luther King, Jr. Blvd.
Newark, NJ 07102
LAWYER REFERRAL: 973-622-6207
LEGAL SERVICES: 973-62444500

GLOUCESTER COUNTY
Deputy Clerk of the Superior Court
Civil Case Management Office
Attn: Intake
1st Floor, Court House
Woodbury, NJ 08096
LAWYER REFERRAL: 856-848-4589
LEGAL SERVICES: 856-848-5360

HUDSON COUNTY
Deputy Clerk of the Superior Court
Civil Records Dept.
Brennan Court House, 1st Floor
583 Newark Avenue
Jersey City, NJ 07306
LAWYER REFERRAL: 201-798-2727
LEGAL SERVICES: 201-792-6363

HUNTERDON COUNTY
Deputy Clerk of the Superior Court
Civil Division
65 Park Avenue
Flemington, NJ 08862
LAWYER REFERRAL: 908-735-2611
LEGAL SERVICES: 908-782-7979

MERCER COUNTY
Deputy Clerk of the Superior Court
Local Filing Office
Courthouse, 175 S. Broad Street
P.O. Box 8068
Trenton, NJ 08650
LAWYER REFERRAL: 609-890-6200
LEGAL SERVICES: 609-695-6249

MIDDLESEX COUNTY
Deputy Clerk of the Superior Court,
Administration Building, Third floor
1 Kennedy Square
P.O. Box 2633
New Brunswick, NJ 08903-2633
LAWYER REFERRAL: 732-828-0053
LEGAL SERVICES: 732-249-7600

MONMOUTH COUNTY
Deputy Clerk of the Superior Court
71 Monument Park
P.O. Box 1262
Courthouse, East Wing
Freehold, NJ 07728-1262
LAWYER REFERRAL: 732-431-5544
LEGAL SERVICES: 732-866-0020

MORRIS COUNTY
Deputy Clerk of the Superior Court
Civil Division
30 Schuyler Place
P.O. Box 910
Morristown, NJ 07960-0910
LAWYER REFERRAL: 973-267-5882
LEGAL SERVICES: 973-285-6911

OCEAN COUNTY
Deputy Clerk of the Superior Court
Court House, Room 119
118 Washington Street
Toms River, NJ 08754
LAWYER REFERRAL: 732-240-3666
LEGAL SERVICES: 732-341-2727

PASSAIC COUNTY
Deputy Clerk of the Superior Court
Civil Division
Court House
77 Hamilton Street
Paterson, NJ 07505
LAWYER REFERRAL: 973-278-9223
LEGAL SERVICES: 973-345-7171

SALEM COUNTY
Deputy Clerk of the Superior Court
92 Market Street
P.O. Box 18
Salem, NJ 08079
LAWYER REFERRAL: 609-678-8363
LEGAL SERVICES: 609-451-0003

SOMERSET COUNTY
Deputy Clerk of the Superior Court
Civil Division Office
New Court House, 3rd Floor
P.O. Box 3000
Somerville, NJ 08876
LAWYER REFERRAL: 908-685-2323
LEGAL SERVICES: 908-231-0840

SUSSEX COUNTY
Deputy Clerk of the Superior Court
Sussex County Judicial Center
43-47 High Street
Newton, NJ 07860
LAWYER REFERRAL: 973-267-5882
LEGAL SERVICES: 973-383-7400

UNION COUNTY
Deputy Clerk of the Superior Court
1st Floor, Court House
2 Broad Street
Elizabeth, NJ 07207
LAWYER REFERRAL: 908-353-4715
LEGAL SERVICES: 908-527-4769

WARREN COUNTY
Deputy Clerk of the Superior Court
Civil Division Office
Court House
Belvidere, NJ 07823-1500
LAWYER REFERRAL: 201-267-5882
LEGAL SERVICES: 908-475-2010

RECEIVED MONDAY 10/7/2013 12:03:19 PM 11010492

STERN LAVINTHAL & FRANKENBERG LLC
105 Eisenhower Parkway - Suite 302
Roseland, NJ 07068
(973) 797-1100
Attorneys for Plaintiff

IN RE APPLICATION OF GREEN TREE SERVICING LLC TO ISSUE CORRECTIVE NOTICES OF INTENTION TO FORECLOSE IN CERTAIN PENDING UNCONTESTED FORECLOSURE ACTIONS	SUPERIOR COURT OF NEW JERSEY CHANCERY DIVISION CIVIL ACTION Docket No: F-35398-13 CERTIFICATION OF COUNSEL

I, Laura Scurko, Esq. of full age, hereby certify as follows:

1. I am an attorney of the State of New Jersey, and an associate in the firm of Stern, Lavinthal & Frankenberg, LLC. I am the attorney with the primary responsibility for the filing of the Verified Complaint and Order to Show Cause in this matter. I make the statements herein based upon personal knowledge. I am authorized to make these statements in support of Plaintiff's Verified Complaint and Order to Show Cause.

2. Should the Court execute the Order to Show Cause in this matter, our office will undertake the publication of a legal notice as required by the Order to Show Cause. A true copy of the proposed form of that Notice is attached hereto as Exhibit A.

3. 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.

Dated: 12/7/13

Laura Sourko, Esq.

LEGAL NOTICE
Docket No.: F-35398-13
Superior Court of New Jersey
Chancery Division

STATE OF NEW JERSEY TO:

Any defendant in certain uncontested residential mortgage foreclosure action in which Green Tree Servicing LLC is both the Plaintiff and servicer

WHY GREEN TREE SERVICING LLC IS RUNNING THIS NOTICE. The New Jersey Supreme Court recently held that any Notice of Intent to Foreclosure in New Jersey must strictly comply with the Fair Foreclosure Act. Many Notices of Intent issued in the past did not strictly comply with the Fair Foreclosure Act.

What this Means to you. Green Tree Servicing LLC has filed a lawsuit with the Court and has requested permission to issue corrected Notices of Intent in certain foreclosure actions. The New Jersey court has given Green Tree Servicing LLC permission to serve corrected Notices of Intent. These corrected Notices of Intent are being sent to certain defendant mortgagors/parties obligated on the debt in pending foreclosure actions being serviced by Green Tree Servicing LLC that were filed before February 28, 2012. You may receive a Notice with copies of the verified complaint and the Order of the court permitting Green Tree Servicing LLC to issue the corrected Notices. All of the documents relating to this Green Tree Servicing LLC's Lawsuit will be made available on the New Jersey Court's website at t http://www.judiciary.state.nj.us.

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

Your Right to object to this Process. You also have the right to file an objection to this process of sending corrected Notices of Intent. Your objection must be in writing and must say specifically what you object to. You must file any such objection on or before _____. You must file and send any objection to

Superior Court Clerk's Office, foreclosure Processing Services
Attention: Objection to Notice of Intention to Foreclosure
PO Box 971
Trenton, New Jersey 08625

You must also send copies to Judge Margaret Mary McVeigh, P.J.Ch. Passaic County Courthouse 71 Hamilton Street, Room 621 Paterson, NJ 07505 and to Laura Scurko, Esq, Stern, Lavinthal and Frankenberg, LLC, 105 Eisenhower Parkway, Suite 302, Roseland, NJ 07068. The Court will conduct a hearing on this matter on _____.

Your right to Object to the Corrected Notice of Intent. You also have the right to object to the specific Notice of Intent that is sent to you. To do so, you must file a written objection on the docket in your individual foreclosure case. You must also serve a copy of that objection on the Plaintiff's attorney in the foreclosure case.

If you have any questions. Please visit the New Jersey Courts on line self Help Center at http://www.judiciary.state.Nj.us/prose/index.htm. You may also contact the Superior Court Clerk's office at 609-421-6100 or at SCCOForeclosure.mailbox.judiciary.state.nj.us.

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

"The Fair Housing Act prohibits "any preference, limitation or discrimination because of race, color, religion, sex, handicap, familial status or national origin, or intention to make such preference, limitation or discrimination" in connection with any aspect of a residential real estate transaction. Stern, Lavinthal & Frankenberg, LLC encourages and supports the equal housing practices of the Fair Housing Act in the conduct of business."

RECEIVED MONDAY 10/7/2013 12:05:19 PM 11010492

STERN LAVINTHAL & FRANKENBERG LLC
105 Eisenhower Parkway - Suite 302
Roseland, NJ 07068
(973) 797-1100
Attorneys for Green Tree Servicing, LLC

IN RE NOTICES OF INTENTION TO FORECLOSE SENT BY GREEN TREE SERVICING LLC,	:	**SUPERIOR COURT OF NEW JERSEY CHANCERY DIVISION**
	:	**DOCKET NO. F-35398-13**
	:	**CERTIFICATION IN SUPPORT OF ORDER TO SHOW CAUSE**

Sandra Williams, of full age, hereby certifies as follows:

1. I am an Assistant Vice President of Green Tree Servicing LLC ("Green Tree"). In this capacity, I have the authority to make this Certification on behalf of Green Tree and am the person in the best position to provide this Certification and explain Green Tree's 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 Green Tree's 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 a total of twenty-five years of experience in default management and have been in my present position with Green Tree for the six months. As a result of my experience, I have knowledge of the policies, procedures and processes that Green Tree 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

Green Tree's business records where necessary.

3. Green Tree 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 Green Tree or does not resolve the default through reinstatement or otherwise, Green Tree 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 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), Green Tree 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 A to the Verified Complaint is a list of certain pending pre final judgment foreclosure actions for which Green Tree is seeking to serve a remediated NOI. This list incorporates a population of loans which were service transferred to Green Tree

following the filing of the pending foreclosure action.

7. Attached as Exhibit C to the Verified Complaint herein is a true and accurate copy of the Remediated NOI Template that Green Tree seeks to send to the Foreclosure defendants whose actions are named in the Remediated NOI List. The remediated NOI sent in accordance with this action will provide at least 35 days for the borrower to reinstate the account.

8. Green Tree will use its best efforts to ensure that all NOIs are sent on the Remediated NOI Template and that they will contain accurate substantive information input into the Remediated NOI Template from Green Tree's contemporaneous business records (the "Loan Records") for the subject loan (the "Loan") account .

9. Green Tree respectfully seeks a determination that NOIs thus sent to Foreclosure Defendants in this action, are fully compliant with the Fair Foreclosure Act.

10. Green Tree seeks to 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. Green Tree will produce to this Court proof of service of such Remediated NOIs on the Foreclosure Defendants. It is Green Tree's request that the Court find that the foregoing procedure

accomplishes the purpose of applicable authorities while avoiding the necessity to send duplicate mailings to all Foreclosure Defendants after a Final Order/Judgment is entered herein. Green Tree appreciates that a Foreclosure predicated upon an NOI that was not strictly statutorily compliant cannot proceed unless a Remediated NOI is served.

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.

Sandra Williams
Assistant Vice President
Green Tree Servicing LLC

Dated: 10-03-2013

RECEIVED MONDAY 10/7/2013 12:05:19 PM 11010492

STERN, LAVINTHAL & FRANKENBERG, LLC

COUNSELLORS AT LAW

105 EISENHOWER PARKWAY, ROSELAND, NEW JERSEY 07068

973-797-1100 – FAX 973-228-2679

October 7, 2013

Via Jefls

Hon. Margaret Mary McVeigh, P.J.Ch. Phone: (973) 247-8168
Passaic County Courthouse Fax: (973) 523-4284
77 Hamilton Street
Room 621
Paterson, NJ 07505

RE: **IN RE APPLICATION OF GREEN TREE SERVICING, LLC TO ISSUE CORRECTIVE NOTICES OF INTENTION TO FORECLOSE IN PENDING UNCONTESTED FORECLOSURE ACTIONS**

Docket No: F-35398-13.

Dear Judge McVeigh:

Stern, Lavinthal & Frankenberg, LLC represents Green Tree Servicing LLC in the filing of a Verified Complaint and Order to Show Cause which seeks an Order of the Court permitting Green Tree Servicing, LLC (hereinafter "Green Tree") to serve remediated Notices of Intent to Foreclose (hereinafter "NOIs") on some of its pending uncontested pre final judgment actions. The pleadings filed herein, are filed pursuant to the decision of the Court in U.S. Bank v. Guillaume, 209 N.J. 449 (2012) and the procedure established by the April 4, 2012 Order of Justice Stuart Rabner.

That procedure authorizes the Court to entertain summary actions by Order to Show Cause as to why lenders or servicers who have served deficient NOI's should not be allowed to issue remediated NOIs to the obligor defendants in pre final judgment actions. The Order of April 4, 2012 also requires that a remediated NOI be accompanied by correspondence advising the obligor defendant of the following information: the reasons why the remediated NOI is necessary; the procedure in place for the filing of an objection to the remediated NOI by the defendant/obligor; the name of a contact who can respond to questions of the Defendant/obligor; a statement that the receipt of the remediated NOI permits the obligor 35 days in which he/she may either cure the default or object to the issuance of the remediated NOI. A form of letter which will explain the procedure in accordance with the April 4, 2012 Notice of the Court is attached as Exhibit B to the Verified Complaint.

The Guillaume Court established that dismissal was not the sole remedy for the service of an NOI which was not strictly compliant with the Fair Foreclosure Act. While the deficiencies in some of the NOIs for which Green Tree Servicing, LLC is seeking permission to re breach do not involve the naming of the lender and/or servicer as in Guillaume, the deficiencies could be interpreted as preventing the execution of a Certification of Diligent Inquiry. Therefore, Green Tree Servicing, LLC is seeking an Order of the Court allowing for the re breaching on this basis as well.

The loans which form the basis of this action have all been transferred from another servicer to Green Tree Servicing LLC. (See the Certification of Sandra Williams, attached hereto). (See also, the Verified Complaint, paragraphs 8 and 12). It is respectfully urged that the NOI proposed by Green Tree Servicing LLC complies with the Court's ruling in the case of U.S.

Bank v. Guillaume, 209 N.J. 449 (2012), such that it will enable counsel to sign a Certification of Diligent Inquiry in accordance with recent revisions to the Rules of Court.

Exhibit C to the Verified Complaint is a copy of the NOI proposed to be utilized by Green Tree should the Court permit the rebreaching of these accounts. Green Tree proposes to send the remediated NOI accompanied by an Explanatory Letter, which is attached as Exhibit B to the Verified Complaint. It is respectfully submitted that the proposed NOI complies with the Fair Foreclosure Act, and that the Explanatory Letter is in compliance with the tenets expressed in the April 4, 2012 Order of the Court. It is further respectfully urged that permitting the service of the remediated NOI is not prejudicial to the obligor defendants in that the reinstatement figure incorporated in the NOI will not include any attorney fees and costs which have been incurred in the pending foreclosure action.

It is respectfully urged that this Court grant the relief sought and that it order that if the Defendant Obligor fails to cure the default or object in a timely manner to the service of the NOI, that the case should proceed to Final Judgment as an uncontested matter.

Respectfully submitted,
STERN, LAVINTHAL, & FRANKENBERG, LLC

Laura Scurko, Esq.

LS/tar