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	:	
IN RE APPLICATION FOR NEW	:	
JERSEY HOUSING AND MORTGAGE	:	CHANCERY DIVISION
FINANCING AGENCY TO ISSUE	:	PASSAIC COUNTY
REMEDiated NOTICES OF	:	
INTENTION TO FORECLOSE TO	:	<u>CIVIL ACTION</u>
IDENTIFIED FORECLOSURE	:	
PLAINTIFFS IN UNCONTESTED CASES	:	Docket No: F-023198-13
	:	
	:	FINAL ORDER
	:	
	:	

THIS MATTER being brought before the Court by the law firm of Pluese, Becker & Saltzman, LLC, Rob Saltzman, appearing, attorneys for the Petitioner, New Jersey Housing and Mortgage Finance Agency (“NJHMFA” or the “Servicer”) by way of summary action pursuant to Chief Justice Stuart Rabner’s April 4, 2012 Order and predicated upon the facts and circumstances described in the Verified Complaint herein, the supporting Certifications, Exhibits, arguments of counsel and all other documents submitted; and the Court having made the following findings of fact and conclusions of law:

1. This matter was appropriately commenced by Order to Show Cause (the “OTSC”) as a summary proceeding pursuant to R. 4:67-2, as authorized by Chief Justice Rabner’s April 4, 2012 Order, and the Honorable Margaret Mary McVeigh, P.J.Ch. having entered an Amended Order to Show Cause on July 31, 2013 setting a return date of November 6, 2013;

2. The Amended Order To Show Cause directed all Foreclosure Defendants identified Exhibit A to the Verified Complaint (the “Remediated NOI List”) to appear and show

cause why the Court should not allow NJHMFA to send Remediated Notices of Intention to Foreclose;

3. The Amended Order To Show Cause and supporting documents (the "OTSC Package") were served by NJMHFA on each Foreclosure Defendant by contemporaneous regular and certified mail, return receipt requested, at the last known address in NJHMFA's business records;

4. One of the documents served on each Foreclosure Defendant was a Remediated Notice of Intention to Foreclose that complies with the requirements of N.J.S.A. 2A:50-56;

5. Notice of this Amended Order To Show Cause was published in the Gloucester County Times nka the South Jersey Times, Star Ledger, The Press of Atlantic City and the Bergen Record pursuant to the Amended Order To Show Cause;

6. The only individuals who have submitted timely Objections in response to this matter are identified in the Exhibit to this Order;

7. The Final Hearing was held on Nov. 6, 2013.

THEREFORE, IT IS on this 6th day of November, 2013,

ORDERED that all Objections to the Amended Order To Show Cause are hereby overruled for the reasons set forth on the record on Nov. 6, 2013; and

IT IS FURTHER ORDERED that NJMHFA's request to send Remediated Notices of Intention to Foreclose on pre-judgment, uncontested Foreclosures identified in the Remediated NOI List is hereby GRANTED; and

IT IS FURTHER ORDERED that since more than thirty (30) days have elapsed since the service of the Remediated Notice of Intention to Foreclose, NJHMFA may resume foreclosure where the Foreclosure Defendant has not reinstate the loan; **subject to any suspension or stay as a result of a bankruptcy filing or loss mitigation activity.**

IT IS FURTHER ORDERED that the Office of Foreclosure is authorized to process and recommend entry of Final Judgment upon the submission of an appropriate application to enter Judgment in any Foreclosure that was subject to this Amended Order To Show Cause. Any previously filed motions for entry of Final Judgment that are pending review by the Office of Foreclosure are to be withdrawn and a spreadsheet is to be submitted to the Superior Court Clerk's Office listing the cases in which motions for entry of Final Judgment are being withdrawn and completed/updated motions for entry of Final Judgment (including CODIs) are to be filed on notice to the Foreclosure Defendants once the withdrawals are complete);

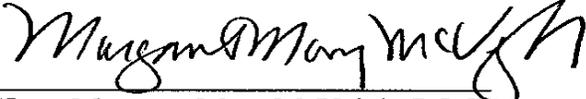
IT IS FURTHER ORDERED that a copy of this Final Order shall be posted in a searchable pdf format on the Judiciary Web Page at <http://www.judiciary.state.nj.us>;

IT IS FURTHER ORDERED that a copy of this Final Order, without Exhibits, will be published one time before Nov. 15, 2013, in the following four newspapers: (1) the "Star Ledger", (2) "Bergen County Record", (3) the "Press of Atlantic City", and (4) the "Gloucester County Times";

IT IS FURTHER ORDERED that NJHMFA will provide a "life of the loan" statement to those Foreclosure Defendants who have requested one during this Amended Order to Show Cause process;

IT IS FURTHER ORDERED that within seven (7) days, NJHMFA shall serve a copy of this Final Order (without exhibits), by regular mail, upon any individual borrower who has filed a timely written Objection in this matter or counsel for such individuals.

By the Court,


Hon. Margaret Mary McVeigh, P.J.Ch