

MAY 29 2013

SUPERIOR COURT
CLERK'S OFFICE

Page 2 of 3

Samir mahmud
(Your Name(s))

105 a Meadowbrook rd Englewood, NJ 07631
(Your Mailing Address)

(845) 313-0338
(Your Daytime Telephone Number)

Superior Court of New Jersey
Chancery Division
General Equity

PHH Mortgage
(Name of company or bank that filed the foreclosure complaint)

Plaintiff(s),

Bergen County
County where the property is located or
"Mercer" for an objection to the Order to Show Cause
Docket No F- 7924-13

Vs.

Samir mahmud
(Name of first defendant listed on the complaint)
Defendant(s),

CIVIL ACTION
OBJECTION TO: (select one)
 Order to Show Cause
 Corrected Notice of Intention to Foreclose

I/We Samir mahmud, the defendant(s) in the foreclosure matter
(filing party or parties)

F-7924-13 hereby object
(caption and docket number if different from above)

to the Plaintiff's filing of the (select one)
 Order to Show Cause Corrected Notice of Intention to Foreclose for the following specific reasons:
(Describe specific objections in numbered paragraphs. Please attach additional pages if necessary.)

#1. This notice does NOT comply with the requirements of the Fair Foreclosure Act because it did not correctly identify the names and identities of each lender. (Plaintiff has listed 22 different (counts) lenders on this Notice)

#2. PHH has not served a corrected NOI.

#3. Principal Balance, late Charges and other portions of "the debt" thereof are Incorrect and fully disputed.

#4.) Plaintiff and creditor Has NOT provided verification of this debt and any portions thereof. file no (0040006686)

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

05/11/2013
Date

Samir Mahmud
Signature
Samir Mahmud
Print or Type Name

Certification of Service

I hereby certify that on 05/11/2013 I sent my objection to the following parties by: (Select which mailing method you chose. If you sent it by both regular and certified mail, check both.

regular mail certified mail other _____

List each party to the lawsuit; send your opposition to the attorney if the party is represented by counsel; if the party is pro se you may send the papers directly to that individual.

Name Diane Bettino _____

Name _____

Address Reed Smith LLP _____

Address _____

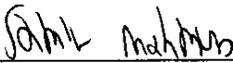
Princeton forrestal Village, 136 main street

Princeton, NJ 08540

Attorney for Plaintiff _____

Attorney for _____

05/11/2013
Date


Signature

samir mahmud
Print or Type Name

PHH Mortgage



2001 Bishops Gate Blvd
Mt Laurel, NJ

RECEIVED

MAY 29 2013

**SUPERIOR COURT
CLERK'S OFFICE**

Tel 800-449-8767
Fax 856-917-8300

APRIL 26, 2013

SAMIR MAHMUD
105A MEADOWBROOK RD
ENGLEWOOD NJ 07631

Loan Number: 0040006686
Property Address: 105A MEADOWBROOK RD
ENGLEWOOD NJ 07631

NOTICE OF DEFAULT AND INTENTION TO FORECLOSE

Dear:

This letter is formal notice by PHH Mortgage Corporation (herein as "PHH"), the Servicer on behalf of HSBC BANK USA, NATIONAL ASSOCIATION AS TRUSTEE FOR PHH 2007-1, WELLS FARGO BANK, NA PHHAM TRUST 2007-1 9062 OLD ANNAPOLIS RD, COLUMBIA MD 21045 the Creditor to whom the debt is owed, that you are in default under the terms of the documents creating and securing your Loan described above, including the Note and Deed of Trust/Mortgage/Security Deed ("Security Instrument"), for failure to pay the amounts due.

The loan is due for FEBRUARY 1, 2010 and subsequent payments, plus late charges, fees and costs. As of today, the total delinquency and reinstatement amount is \$49,211.70, which consists of the following:

Next Payment Due Date:	FEBRUARY 1, 2010
Total Monthly Payments Due:	\$47,953.67
35 @ \$1,220.33	
4 @ \$1,310.53	
Late Charges:	\$1,258.03
Other Charges:	Other Fees: \$0.00
	Uncollected NSF Fees: \$0.00
	Unapplied Balance: \$0.00
TOTAL YOU MUST PAY TO CURE DEFAULT:	\$49,211.70

It is possible that after payment of the amounts detailed above there may be other fees still due and owing, including but not limited to other fees, escrow advances or corporate advances that PHH paid on your behalf or advanced to your account.

RIGHT TO CURE DEFAULT

You may cure your default by paying the aforesaid amount by so that it is received at the following address on or before May 26, 2013.