FILED Sep 20, 2012

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SUPERIOR COURT
CLERK'S OFFICE

September 13, 2012

To: Superior Court of New Jersey
Chancery Division - Possaic County

Civil Action
Docket Number : **F-009564-12**

Superior Court Clerk's Office, Foreclousure Preocessing Services

P.O. Box 971

Trenton, New Jersey, 08625

This is in response to the copy of the notice ORDER TO SHOW CAUSE I recently received.

I have requested a loan Modification from Wells Fargo and for the past two years I have provided Wells Fargo with copies of every document they have requested, again and again and again as many times as they have requested them since these documents continue to expire.

Finally, after two years I received a phone call indicating that I had been approved for a loan modification and I was provided the details of the new agreement. Reggie the associate assigned to my case also called the office of Mercedes Investments the company that was helping me with this process and instructed them of the same. On August 9, 2012 I was told that the modified loan agreement would be coming to me shortly, to sign it and return it right away.

However, I was given the amount of the new monthly payments ($1662.70) and was told to send by the provided due dates. First payment was already sent. However, I am very concerned because I have not received the documents and instead I receive this notice.

Please stop any foreclosure action against me and please have Wells Fargo send me the Loan Modification Agreement as soon as possible. I have been through Financial difficulties and that is the reason I requested the loan modification and I am very thankful that It was granted. This help is what I needed to get back on track I do not want to lose my home.

Thank you for your understanding of this extenuating circumstance and your assistance in getting it resolved.

Minerva Torres

Copy: **REED SMITH LLP – Mark S Melodia, Esquire - Diane A. Bettino, Esquire**

Princeton Forrestal Village 136 Main Street, Suite 250 — Princeton, New Jersey – 08540

TeL: 609-987-0050 - Attorneys for Wells Fargo Bank, N.A.

WELLS FARGO HOME MORTGAGE

LOAN-
0149127136

3480 Stateview Blvd
MAC# D3348-027
Fort Mill, SC 29715

Date: 8/14/2012

MINERVA TORRES
786 RIVER ST
PATERSON, NJ 07524-1550

RE Wells Fargo Home Mortgage 708/0149127136
Mortgagor(s). MINERVA TORRES
Mortgaged Premises 802 - 804 RIVER ST
PATERSON
NJ
07501

Minerva Torres
P O Box 1634
Caldwell, NJ 07007-1634

NOTICE OF INTENTION TO FORECLOSE

Dear Borrower(s)·

Wells Fargo Home Mortgage (hereafter, "Wells Fargo") services a mortgage (hereafter, the "Mortgage") in the original principal amount of $333,000 00 on the residential property commonly known as 802 - 804 RIVER ST, PATERSON, NJ 07501, which Mortgage was made on 12/12/2005.

Your Mortgage is now in default because you have not made the required payments. The total amount required to cure this default, in other words, the amount required to bring your mortgage current as of 9/17/2012 is as follows·

Monthly payments (principal, interest, and escrow) from 9/1/2008 are as follows·

Payments- Totaling	$	159,522 06
Total Accrued Unpaid Late Charges	$	5,760.90
(Monthly Late Charge $ 128 02)		
Unapplied Funds	$	0.00
Miscellaneous Fees	$	1,612 50
Total Delinquency as of 8/14/2012	$	166,895.46

Your Pre-Foreclosure Action Right to cure this Default

To avoid the possibility of acceleration, you must pay this amount plus any additional monthly payments, late charges and other charges that may be due under applicable law after the date of this notice and on or before 9/17/2012 in CERTIFIED funds, to.

Payments only address:

Wells Fargo Home Mortgage
1200 W 7th Street
Suite L2-200
Los Angeles, CA 90017

REED SMITH LLP
Formed in the State of Delaware
Mark S. Melodia, Esquire
Diane A. Bettino, Esquire
Princeton Forrestal Village
136 Main Street, Suite 250
Princeton, New Jersey 08540
Tel. (609) 987-0050

Attorneys for Wells Fargo Bank, N.A.

FILED
JUL 19 2012
Chancery/General Equity

IN RE APPLICATION BY WELLS FARGO BANK, N.A. TO ISSUE CORRECTED NOTICES OF INTENT TO FORECLOSE ON BEHALF OF IDENTIFIED FORECLOSURE PLAINTIFFS IN UNCONTESTED CASES	**SUPERIOR COURT OF NEW JERSEY** **CHANCERY DIVISION** **PASSAIC COUNTY** **DOCKET NO.: F-009564-12** **CIVIL ACTION** **ORDER TO SHOW CAUSE**

THIS MATTER being brought before the Court by Reed Smith LLP, attorneys for Wells Fargo Bank, N.A. ("Wells Fargo"), authorized to act on behalf of Foreclosure Plaintiffs in pending foreclosure cases in New Jersey, seeking relief by way of summary action for an Order permitting Wells Fargo to issue corrected Notices of Intent to Foreclose ("NOI") to the defendant mortgagor and/or parties obligated on the debt ("Foreclosure Defendants") in the pending, pre-judgment, uncontested foreclosure cases listed on the Exhibits 1 through 34 to the Amended Verified Complaint ("Corrected NOI List") to include the name and address of the lender, and based upon the New Jersey Supreme Court's decision in US Bank, N.A. v. Guillaume, 209 N.J. 449 (2012), the implementing Order of the New Jersey Supreme Court dated April 4, 2012, and for good cause shown;

It is on this 19 July day of 2012 **ORDERED** that the Foreclosure Defendants whose names appear on the Corrected NOI List may appear before the Superior Court at the Passaic County Courthouse, 71 Hamilton Street, Paterson, New Jersey at 10 o'clock in ~~the ____ noon or as soon thereafter as counsel can be heard~~, on the 3 day of October, 2012 to object to this Court's Order allowing Wells Fargo to issue corrected NOIs pursuant to this Order to Show Cause.

AND IT IS FURTHER ORDERED THAT FOR EACH FORECLOSURE ACTION IN WHICH WELLS FARGO ISSUES A CORRECTED NOI TO A FORECLOSURE DEFENDANT:

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

- the reasons why the corrected NOI is being served;
- the procedure to follow in the event a Foreclosure Defendant wishes to object to the NOI;
- the individuals to contact with any questions; and
- their right to object to the corrected NOI or their right to cure the default within 30 days of the date of the corrected NOI.

2. Wells Fargo will issue a corrected NOI in the form attached as Exhibit B to the Verified Complaint and shall attach such NOI to the Explanatory Letter referenced in paragraph 1 above. The corrected NOI will exclude attorneys' fees and foreclosure costs that have been incurred in the pending foreclosure cases. In accordance with the servicing guidelines and as required by N.J.S.A. 2A:50-56(e), the Explanatory Letter and corrected NOI will be sent by Wells Fargo, the servicing agent.

3. Wells Fargo will serve the corrected NOI, the Explanatory Letter and a copy of this Order to Show Cause (collectively, the "OSC Package"), via certified mail, return receipt requested and regular mail at the last known address of the Foreclosure Defendant. For purposes of this Order to Show Cause, Wells Fargo may serve each marital couple residing at the same address with one OSC Package via certified mail and regular mail [1]

4 A copy of Wells Fargo's complete application to this Court shall be loaded onto the New Jersey Courts website within 5 days of the date of this Order where it will be available for review by the general public at the website link -- http://www.judiciary.state.nj.us/. and all attachments will be provided in searchable PDF's files

5. In addition to providing service of the OSC Package by certified and regular mail, Wells Fargo will, within 2 days ~~of the date of this Order~~ prior to Sept 1, 2012, 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, Gloucester County Times

6. Wells Fargo shall file with the Court its proof of service of the OSC Package on Foreclosure Defendants on the Corrected 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 in this proceeding to this Order to Show Cause (the process by which this Court gave Wells Fargo permission to serve the corrected NOI). To do so, you must file a written objection under the docket number listed on the first page of this Order for this case. 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 ~~within ____ days~~: on or before September 24, 2012.

[1] In the event Wells Fargo has been provided an address for the estate of a deceased Foreclosure Defendant, the OSC Package shall be mailed to the address of the estate and/or the executor or administrator, if known and available.

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

You must also serve a copy of the objection on Wells Fargo's attorney, Mark Melodia, Esquire at Reed Smith LLP, Princeton Forrestal Village, 136 Main Street, Princeton, New Jersey 08540, and mail a copy of your objection to Judge McVeigh at the Superior Court of New Jersey, Passaic County Courthouse, Chambers 100, 71 Hamilton Street, Paterson, New Jersey 07505.

8. You [Foreclosure Defendants] also have the right to object to the corrected NOI that you will receive. You will also have 30 days from service of the OSC Package to cure your default. If you object to any of the contents of your corrected NOI, you must file written objection under the docket number for your foreclosure action. 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 or by calling the Wells Fargo representative listed on the Explanatory Letter that will be sent with the corrected NOI. 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 ~~within ____ days~~ on or before Sept 24, 2012 of receipt of the corrected NOI:

Superior Court Clerk's Office, Foreclosure Processing Services
P.O. Box 971
Trenton, New Jersey 08625

You must also serve a copy of the objection on Wells Fargo's attorney, Mark Melodia, Esquire at Reed Smith LLP, Princeton Forrestal Village, 136 Main Street, Princeton, New Jersey 08540, and mail a copy of your objection to Judge McVeigh at the Superior Court of New Jersey, Passaic County Courthouse, Chambers 100, 71 Hamilton Street, Paterson, New Jersey 07505.

9. Wells Fargo may file and serve any written reply to any opposition papers received by Sept 28, 2012. The reply papers must be filed with the Clerk of the