

RECEIVED
 SEP 21 2012
 SUPERIOR COURT
 CLERK'S OFFICE

AJAY KAJLA
 6 Ramapo Court
 Colts Neck, NJ 07722
 Ph: (732) 252-5207

SEPTEMBER 16, 2012

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

REFERENCE: DOCKET# - F-009564-12

ADDITIONAL Reference:

Attorney Name	Plaintiff Name	Docket#	Defendant	County	Contested Matter
PHELAN HALLINAN	U.S BANK NATIONAL ASSOCIATION AS TRUSTEE FOR CREDIT SUISSE FIRST BOSTON 2005-8	F-34025-07	KAJLA, AJAY	Monmouth	No

Dear Sir / Madam,

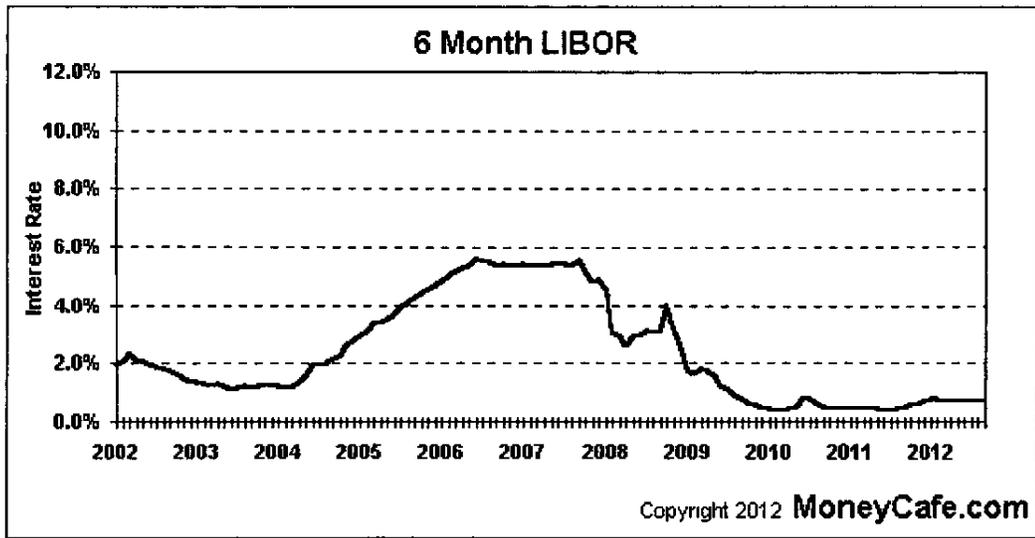
I received a notice with "Intent to Foreclose" and an "Order to Show Cause" from America Services Company in a pending foreclosure action against me on August 29, 12. The notice indicated that it is sent to me based on the requirements under the proceedings under docket# - "F-009564-12". The notice states that if I have any objection or any issues relating to this show cause and complaint by the Plaintiff, I can write my views and appropriate objections to the designated parties described in the Notice within 30 days.

I am taking this opportunity to let my objections and views known to all indicated parties. I hereby leave the decision to the Honorary Judge and the lender bank as to how to proceed in my particular case. A detrimental decision will be catastrophic for my family.

ATTACHMENT-2 is a copy of filed notice under DOCKET NO: F-009564-12. as sent by mail by ASC to me. In that information as to the right to object to the enclosed Intent to Foreclose (the process by which court gave plaintiff permission to serve the corrected Notice of Intention to Foreclose) is provided. Using that information, I am taking this opportunity to question the two letters and I am trying to provide specificity and the basis of the objection as below:

FIRST MY GENERAL KNOWLEDGE:

1. NJ Supreme Court thru the Hon. Margaret Mary McVeigh office is going thru the uncontested individual Foreclosure cases to determine the irregularities in submitted foreclosure paperwork by the banks and in my case by the America Servicing Company (ASC). At this time the court has determined that it is alright for ASC to serve the Show Cause notice and Intention to Foreclose.
2. Additionally, the courts have simply concentrated on irregularities in submitted foreclosure paperwork and not beyond it. Some questions:
 - a. Such as what led to the foreclosure in an individual case?
 - b. Was there an irregularity in an individual mortgage case after the mortgage was initiated?
 - c. If there was a possible irregularity then how will the court handle that individual foreclosure case and protect the individual property owner who has/had no knowledge of such issues.
3. Recently it has come to light (I have gathered thru Newspapers) that several large banks have been involved in fixing/manipulating LIBOR rates during the Real Estate Bubble. And several penalties have been levied upon several banks. These cases may be ongoing.
4. There is no definite known protection for an individual property owner who held LIBOR based INTEREST ONLY mortgage and ended up in the foreclosure at this time.
5. It is also not known whether LIBOR rate manipulation went both ways. First, from LOW to HIGH (2004-2007) and from HIGH to LOW (2007-2009). It is reported in the media that there was a manipulation of LIBOR rates at least from HIGH-LOW. Several cases are still being investigated against the banks and hearings are also held at the U.S. congress level. Please refer to the following chart obtained from the internet (copyright of MoneyCafe.com):



6.

7. As you can see that the LIBOR interest jumped from almost 2.95% to approximately 5.5% between 2005-2007. It will never be known how much LIBOR rate manipulation was done by the banks. We know the other side of the story today i.e. manipulation of LIBOR rates from 2007-2009.

MY MORTGAGE SITUATION:

1. Mortgage was initiated in 2005. It was LIBOR based INTEREST only with six month Adjustable Rate Rider.
2. At the peak of LIBOR rate in 2007 the interest rate had increased approximately by 75% thereby increasing the mortgage payment by 75%.

OBJECTIONS WITH SPECIFICITY AND THE BASIS:

BASIS:

1. Manipulation of LIBOR rates by the Banks (partially proven – investigation still going on – this is gathered thru the media).
2. There is no inherent mechanism to receive protection for an individual person. Then it is the responsibility of NJ Supreme Court to protect NJ citizens and to determine if there was a manipulation of LIBOR rates and thereby issuing remedies.
3. Court must look at individual case by case basis and determine the course of action.

OBJECTIONS:

1. Order to show cause for intention to foreclose should not be allowed at this time based on the BASIS as provided earlier.
2. If the above BASIS is proven in due course under investigation then the requested default amounts can not be calculated correctly and ASC's intent to foreclose becomes partially invalid at this time.

POSSIBLE GENERAL REMEDIES for an INDIVIDUAL under Foreclosure:

1. After looking individually at each case depending upon each personal situation (including special situations) the court may order a remedy. If there is any doubt of any kind and the investigation takes longer (especially LIBOR Scandal) than the anticipated time then the benefit of doubt should be given to individual property owner.
2. When there is any doubt of any kind about the foreclosure case then court may order the PLAINTIFF (the Bank - lender) to settle the case with the DEFENDANT (the Mortgagor) at the Market Value of the property. If the property is extremely under water (means the property value is less than what is owed). This case assumes that the individual has a job (is making money) and is worthy/qualifies of carrying the new mortgage.
3. When there is no doubt and there is no chance of any remedy then the court may allow the Bank to continue with the Foreclosure.

MY INDIVIDUAL CASE FACTS (as it happened):

1. Mortgage payment almost increased by 75% thereby straining the financial situation.

2. Before I fell behind the mortgage, I tried to sell the property but could not cover the owed mortgage as no buyer came forward.
3. Then I tried to SHORT SALE the property and bank did not accept the deal. And I could not get out of the mortgage.
4. Bank continued to proceed with the foreclosure. While foreclosure was continuing my family financial situation become worst because of economy. We spent all our savings.
5. I fell behind on the payment on the mortgage to a point of no recovery while house prices continued to plummet.
6. I was forced to file for BANKRUPTCY as there was no end in sight for all the financial troubles.
7. The Bankruptcy Judge rendered the property as abandoned as it was too much under water (more was owed than its worth).
8. I tried in vain to settle with the bank thru mortgage modification when I started to make money again but no reasonable help came. Because of extreme financial and mental strain initially one member of family was rendered disabled and then later another young family member was rendered disabled. Social Security Administration has accepted two members of my family as disabled.
9. Today I have a job and make enough money to save my house and I wish to continue to provide shelter for my family. But I can't cure the amount the bank is asking for.
10. What has happened in the past, it can not be undone and we can only move forward. The only way is to move forward with a win-win attitude from all parties while keeping in mind an individual's survival (an individual who is in a great need).

A PLEA and RELIEF SOUGHT:

1. Show cause notice and intent to foreclose order needs to be suspended immediately by the court order till court decides on my individual case.
2. Either by themselves (the ASC – and the mortgage holding bank – the lender) or by court order the lender must come to the table to settle the issue though they may not be required to do so under law.
3. The foreclosure must not be allowed to go further and must be suspended at this time as there is a better solution available. In no case the lender Bank can get close to the market value of the property. It will receive money that will be much lower than the market value of the property.
4. By going to foreclosure, the Bank does not gain anything other than to create a disharmony and chaos in a family of four with two disabled members. This will be disastrous for the members of my family. ASC and the lender bank have been appraised fully over time on my family situation.
5. The court should assist me and my family through court order and allowed laws as I have a job and I can hold the modified mortgage and can give shelter to my family.

Thanking in wait for appropriate relief and justice.

A Suffering NJ Citizen hoping for Relief



AJAY KAJLA

AK/ak

COPIES ALSO SENT TO:

1. Randy Bockenstedt, Senior Vice President
America Servicing Co.
Address: 3480 Stateview Boulevard
MAC X7802-03H
Fort Hill, SC 29715
Phone Number: 1-800-868-0043
Sent by paper US mail.
2. Mark S. Melodia, Esquire, Reed Smith LLP,
Princeton Forrestal Village
136 Main Street
Princeton, New Jersey 08540
Sent by paper US mail.
3. Judge McVeigh
J.S.C., Superior Court of New Jersey
Chambers 100
71 Hamilton Street
Paterson, New Jersey 07505
Sent by paper US mail.
4. The office of U.S. Senator Robert Menendez
1 Gateway Center
Newark, NJ 07102
Ph: (973)645-3030
Fax :(973)645-0502
Sent by email to: Betsy_Gilligan@menendez.senate.gov

ATTACHMENTS (for reference)

- ATTACHMENT – 1
A letter describing the process on Docket Number F-009564-12 by ASC to me.
- ATTACHMENT – 2
A letter indicating an “Order to Show Cause” under Docket Number F-009564-12 by ASC to me.

- ATTACHMENT – 3
ASC's Notice of Intention to Foreclose
- ATTACHMENT – 4
A letter by ASC describing the CONTACT PERSON assigned to my case within ASC.



ATTACHMENT -1

8/14/2012

AJAY KAJLA
6 RAMAPO COURT
COLTS NECK, NJ 07722

Re: ***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***

Docket Number F- 009564-12

Dear AJAY KAJLA:

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.

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 did not comply with the requirements of the Fair Foreclosure Act.

By the court's Order to Show Cause dated July 19, 2012, and in compliance with the Supreme Court's opinion in *U.S. Bank N.A. v. Guillaume*, the Hon. Margaret Mary McVeigh, P.J.Ch., Passaic Vicinage, gave permission to America's Servicing Co. to serve, along with the Order to Show Cause and verified complaint, corrected Notices of Intention to Foreclose on all defendant mortgagors/parties obligated on the debt in pending foreclosure actions filed before February 28, 2012.

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 the following lenders in the following counts of the verified complaint:

- Count 1 - Bank of America, N.A.
- Count 2 - Bank of New York Mellon
- Count 3 - BankAtlantic
- Count 4 - Bayview Financial
- Count 5 - CitiBank, N.A.
- Count 6 - Commerce Bancorp.
- Count 7 - Copperfield Investments
- Count 8 - Deutsche Bank
- Count 9 - DLJ Mortgage Capital, Inc.
- Count 10 - E*Trade
- Count 11 - EMC Mortgage

- Count 12 - Federal Deposit Guaranty Insurance Corporation
- Count 13 - Federal Home Loan Mortgage Corporation
- Count 14 - Federal National Mortgage Association
- Count 15 - Federal Home Loan Bank of Chicago
- Count 16 - FTN Financial
- Count 17 - GE Capital Mortgage Services, Inc.
- Count 18 - GMAC Bank
- Count 19 - HSBC Bank, N.A.
- Count 20 - Hudson City Savings Bank
- Count 21 - Investors Savings Bank
- Count 22 - JP Morgan Chase Bank
- Count 23 - LaSalle Bank, N.A.
- Count 24 - Lehman Brothers
- Count 25 - LEX Special Assets
- Count 26 - MidFirst Bank
- Count 27 - New York Life Assurance and Annuity Corporation
- Count 28 - PNC Bank
- Count 29 - Residential Accredited Loans, Inc.
- Count 30 - Riggs Real Estate Investment Corporation
- Count 31 - UBS Bank
- Count 32 - United States Department of Housing and Urban Development
- Count 33 - U.S. Bank, N.A.
- Count 34 - Wilmington Trust Company

The attachments to the verified complaint, which list the foreclosure actions in which the above-named lenders are the plaintiffs, will be made available on the New Jersey Courts web site 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 into the automatic search field on the website. If you do not have access to a computer or have trouble locating that information on the Court's website, you can contact the following America's Servicing representative who can assist you with locating the information about your foreclosure action:

Randy Bockenstedt, Senior Vice President
America's Servicing Co.
Address: 3480 Stateview Boulevard
MAC X7802-03H
Fort Mill, SC 29715
Phone Number: 1-800-868-0043

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 30 days in which to cure the default without having to pay the plaintiff's court costs and attorneys' 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 questions with regard to your loan or the corrected Notice of Intention to Foreclose, please contact:

Randy Bockenstedt, Senior Vice President
America's Servicing Co.
Address: 3480 Stateview Boulevard
MAC X7802-03H
Fort Mill, SC 29715
Phone Number: 1-800-868-0043

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 do so, you must file a written objection under the docket number for the foreclosure action in your individual case.

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 within 30 days:

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 America's Servicing Co.'s attorney, Mark S. Melodia, Esquire, Reed Smith LLP, Princeton Forrestal Village, 136 Main Street, Princeton, New Jersey 08540 and mail a copy of the objection to Judge McVeigh, J.S.C., Superior Court of New Jersey, Chambers 100, 71 Hamilton Street, Paterson, New Jersey 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 on your objection.

Questions about Filing an Objection

Should you have questions related to the procedure for filing an objection, 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.

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 10 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 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 FILED

5. In addition to providing service of the OSC Package by certified and regular mail, Wells Fargo will, within 2 days ^{Prior to Sept 1, 2012} of the date of this Order, 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 NOD). 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: as 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 on or before Sept 24, 2012 days 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 25, 2012. The reply papers must be filed with the Clerk of the

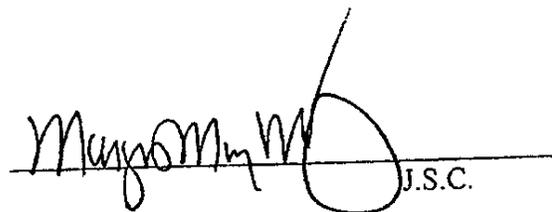
Superior Court in Mercer County, with a copy to Judge McVeigh and to each Foreclosure Defendant who filed an opposition.

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 corrected 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 Wells Fargo 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 bankruptcy filing or loss mitigation activity, the OSC Package shall not be sent unless and until the suspension or stay is lifted. In such circumstances, the following procedure shall be used. Wells Fargo shall mail the OSC Package within 45 days of the lifting of the stay or suspension of the foreclosure action. You [Foreclosure Defendants] will have 30 days in which to object to the corrected NOI or 30 days from service of the OSC Package to 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 action is pending. You must also send a copy of your written papers to Wells Fargo's attorneys, Mark Melodia, Esquire, Reed Smith LLP, Princeton Forrestal Village, 136 Main Street, Princeton, New Jersey 08540, or the Court handling your foreclosure action will not be able to consider your objection.


J.S.C.



ATTACHMENT - 3

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

Date: 8/14/2012

AJAY KAJLA
6 RAMAPO COURT
COLTS NECK, NJ 07722

RE: America's Servicing Co. 106/1205169600
Mortgagor(s): AJAY KAJLA
Mortgaged Premises: 6 RAMAPO COURT
COLTS NECK
NJ
07722-1824

NOTICE OF INTENTION TO FORECLOSE

Dear Borrower(s):

America's Servicing Co. services a mortgage (hereafter, the "Mortgage") in the original principal amount of \$ 1,400,000.00 on the residential property commonly known as 6 RAMAPO COURT, COLTS NECK, NJ 07722-1824, which Mortgage was made on 5/4/2005.

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 9/1/2007 are as follows:

Payments- Totaling	\$	565,611.06
Total Accrued Unpaid Late Charges (Monthly Late Charge \$ 473.94)	\$	18,986.92
Unapplied Funds	\$	0.00
Miscellaneous Fees	\$	2,162.50
Total Delinquency as of 8/14/2012	\$	586,760.48

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:

America's Servicing Co.
1200 W 7th Street
Suite L2-200
Los Angeles, CA 90017

Correspondence only address:

Randy Bockenstedt, Senior Vice President
America's Servicing Co.
Address: 3480 State view Boulevard
MAC X7802-03H
Fort Mill, SC 29715
Phone Number: 1-800-868-0043

Please be advised that America's Servicing Co. cannot guarantee that payments received at the "correspondence only address" will be applied within the required timeframes.

If you do not cure this default and bring your account current by 9/17/2012, then America's Servicing Co. may take steps to terminate your ownership of the Property by starting a mortgage foreclosure action against you.

If you cure this default before the filing of the foreclosure action, America's Servicing Co. may not institute a foreclosure action against you for that default; your Mortgage will be reinstated to the same position as if the default had not occurred, and any acceleration of any obligation under the Mortgage or Note will be nullified as of the date of cure.

You have the right to transfer the property to another person subject to the Mortgage; that person will have the right to cure this default, subject to the Mortgage and the Note, and this Notice.

Your Post-Foreclosure Action Right to cure this Default

Even if America's Servicing Co. starts a mortgage foreclosure action against you, you shall still have the right to cure this default, de-accelerate and reinstate your Mortgage up to the time when a final judgment for foreclosure is entered. To do so, you must pay America's Servicing Co., at the address specified above, by cashier's check or certified check, all sums which would have been due in the absence of default and which are due at the time of payment including principal and interest payments, escrow payments and other necessary charges which come due prior to the date of payment and you must perform any other obligation which you would have been bound to perform in the absence of default or the exercise of an acceleration clause, if any. In addition you must pay court costs, if any, and attorney(s) fees in an amount which shall not exceed the amount permitted under the Rules governing the Courts of the State of New Jersey, plus all contractual late charges, as provided for in the Note and Mortgage. You shall not be required to pay any separate charge, fee or penalty attributable to the exercise of your right to cure this default. This right to cure your default, de-accelerate and reinstate the Mortgage after a foreclosure action has been started may only be exercised by you once every 18 months. You have the right to bring a court action to assert the non-existence of a default or any other defense you may have to acceleration and sale.

If you cure the default after a foreclosure action has been started, America's Servicing Co. shall give written notice of the cure to the Court and, upon such notice, the Court shall dismiss the foreclosure action, without prejudice. Your Mortgage will be reinstated to the same position as if the default had not occurred and any acceleration of any obligation under the Mortgage and Note arising from the default will be nullified as of the cure date.

We urge you to immediately seek the advice of an attorney(s) of your own choosing concerning this residential mortgage default. If you are unable to obtain an attorney(s), you may communicate with the New Jersey Bar Association or the Lawyers Referral Service of the county where the property is located. If you are unable to afford an attorney(s), you may communicate with the Legal Services Office in the county where the property is located. These telephone numbers are listed on the attached sheet; they can also be found in the local telephone directory.

There may be available to you financial assistance for curing a default from programs operated by the state or federal government or non-profit organizations, if any, as identified by the Commissioner of Banking and Insurance. A list of such governmental and non-profit entities is enclosed. You may also wish to call the following numbers to ascertain whether you qualify for such assistance:

- * HUD Housing Counseling Service 1-800-569-4287
- * Veterans Affairs 1-800-827-1000
- * New Jersey Commissioner of Banking 1-609-292-7272
- *New Jersey Commissioner of Banking Hotline: 1-800-446-7467

If you disagree with America's Servicing Co.'s assertion that a default has occurred, or if you disagree with the correctness of America's Servicing Co.'s calculation of the amount required to cure this default, you may contact America's Servicing Co. at the following:

Randy Bockenstedt, Senior Vice President
America's Servicing Co.
Address: 3480 Stateview Boulevard
MAC X7802-03H
Fort Mill, SC 29715
Phone Number: 1-800-868-0043

The lender of your loan is:

U.S. BANK NATIONAL ASSOCIATION AS TRUSTEE FOR CREDIT SUISSE FIRST BOSTON 2005-8
60 Livingston Avenue
St. Paul, MN 55107

Your right to cure this default, as provided in this Notice, is independent of any right of redemption or any other right or remedy under the common law, principles of equity, state or federal statute or rule of court. Financial Assistance for curing your default may be available. Attached you will find a list of possible programs.

Very truly yours,

America's Servicing Co.
Default Management Department

This communication is an attempt to collect a debt and any information obtained will be used for that purpose. However, if you have received a discharge of this debt in bankruptcy or are currently in a bankruptcy case, this notice is not intended as an attempt to collect a debt and, this company has a security interest in the property and will only exercise its rights as against the property.

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.

AMERICA'S SERVICING CO.
RETURN MAIL OPERATIONS
PO BOX 10388
DES MOINES IA 50306-0388

ATTACHMENT - 4



08/29/12



1AT 02814/010971/006041 0038 1 ACPMRHHP016 106

AJAY KAJLA
6 RAMAPO COURT
COLTS NECK, NJ 07722-1824

Account Information

Online:	mortgageaccountonline.com
Fax:	1-866-590-8910
Telephone:	1-866-234-8271
Correspondence:	PO Box 10328 Des Moines, IA 50306
Hours of Operation:	Mon - Fri, 6 AM - 10 PM CT Sat, 8 AM - 2 PM CT
Loan Number:	1205169600
Property Address:	6 Ramapo Court Colts Neck NJ 07722

Subject Future contact information for your records

Dear Ajay Kajla:

My name is Donovan Ivory. I am an America's Servicing Company home preservation specialist writing you with an important reminder about how to contact America's Servicing Company if you require mortgage assistance in the future.

Please hold onto this letter with my contact information. I am now your assigned home preservation specialist should you have a change in circumstances that would affect your qualifications or need for mortgage assistance. Simply call the phone number in the account information section at the top of this letter for assistance

Sincerely,

Donovan Ivory

Donovan Ivory
Home Preservation Specialist
America's Servicing Company
Ph: 1-877-263-6566 ext. 24126
Fax: 1-866-590-8910

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