SUPERIOR COURT OF NEW JERSEY
CHANCERY DIVISION
PASSIC COUNTY

DOCKET NO.: F009564-12

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

CIVIL ACTION

ORDER TO SHOW CAUSE

I, Michelle German a defendant in a foreclosure action in Superior Court of New Jersey in Chancery court Docket # F27172-08 and Appeals court Docket # A000560-10; am filing this **OBJECTION** to being included in anyway for CORRECTED NOTICES OF INTENT TO FORECLOSE under Docket # F009564-12, for the following reasons.

- I do not qualify to be a part of your pending action since I **never received** a 30 day Notice of Intent to Foreclosure (NOI) from the plaintiff in my case.
- My case is a **contested** action and your pending action involves parties (defendants and plaintiffs) who are currently involved in a uncontested action.

Cordially yours,

Michelle German

Michelle German

RAFAIL MATATOV
Notary Public - State of New York
NO. 01MA6169643
Qualified in Queens County
My Commission Expires 06/21/15

9/24/12

RECEIVED
SEP 24 2012
SUPERIOR COURT
CLERK'S OFFICE

Michelle German
180 Lindbergh Blvd
Teaneck, NJ 07666
(917) 499-3359

Mark S. Melodia, Esquire
Reed Smith LLP
Princeton Forrestal Village
136 Main Street
Princeton, NJ 08540

9/22/12

re: **Objection** to **OSC** for **ASC**
NOI under Docket # F-009564-12

Dear Mr. Melodia:

I am in receipt of your client America's Servicing Company's', Order to Show Cause filed in the Superior Court of New Jersey, the Chancery Division, Passaic County, under Docket # F-009564-12. I object to being included as a party to the pending action under docket # F-009564-12, for the following reasons:

- I do not qualify to be a part of your pending action since I **never received** a 30 day Notice of Intent to Foreclosure (NOI) from the plaintiff in my case.

- My case is a **contested** action and your pending action involves parties (defendants and plaintiffs) who are currently involved in a uncontested action.

In addition my alleged 'corrected' Notice of Intention to Foreclose is questionable as computed by your client, ASC. Since it differs considerably from the financial information I received from the plaintiff, (see attached plaintiff statement). For example the plaintiff information does not provide payments totaling $261,757.93.

Since the figures on the alleged corrected NOI are unexplained and not verifiable, I object to your invalid correction of Notice of Intention being used or allowed as a lawful financial statement in any court of proper jurisdiction.

In conclusion, ASC stated in its unnumbered correspondence (on approximately page 6) that "the corrected Notice of Intention list the name and address of your current lender on your loan". Your name and address is listed on the top of the corrected NOI.

There is nothing new about you. You are the same server for Deutsche Bank that I attempted to negotiate a loan modification with. While in that process with ASC, I was foreclosed against by Deutsche Bank. Therefore, it is a deceptive act, for ASC, the servicing agent for the bank, to falsify their current relationship with the bank, by stating that the lender for my loan may have changed from the named plaintiff in the foreclosure action, and that my new lender's name is on the corrected NOI.

Very truly yours,

Michelle German

Michelle German

RAFAIL MATATOV
Notary Public - State of New York
NO. 01MA6169643
Qualified in Queens County
My Commission Expires 06/24/15

9/24/12

ASC
AMERICA'S SERVICING COMPANY
3480 Stateview Blvd
MAC# D3348-027
Fort Mill, SC 29715

NJSA0814122265
MICHELLE GERMAN
180 LINDBERGH BLVD
TEANECK, NJ 07666

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.

ASC
AMERICA'S SERVICING COMPANY

8/14/2012

MICHELLE GERMAN
180 LINDBERGH BLVD
TEANECK, NJ 07666

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 MICHELLE GERMAN:

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 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 Accredit 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.

ASC
AMERICA'S SERVICING COMPANY

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

Date: 8/14/2012

MICHELLE GERMAN
180 LINDBERGH BLVD
TEANECK, NJ 07666

RE: America's Servicing Co. 106/1300008022
Mortgagor(s): MICHELLE GERMAN
Mortgaged Premises: 180 LINDBERGH BLVD
TEANECK
NJ
07666-6523

NOTICE OF INTENTION TO FORECLOSE

Dear Borrower(s):

America's Servicing Co. services a mortgage (hereafter, the "Mortgage") in the original principal amount of $ 495,000.00 on the residential property commonly known as 180 LINDBERGH BLVD, TEANECK, NJ 07666-6523, which Mortgage was made on 5/25/2006.

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 4/1/2008 are as follows:

Payments- Totaling	$	261,757.93
Total Accrued Unpaid Late Charges	$	10,744.38
(Monthly Late Charge $ 198.97)		
Unapplied Funds	$	0.00
Miscellaneous Fees	$	1,737.50
Total Delinquency as of 8/14/2012	$	274,239.81

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

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:

DEUTSCHE BANK NATIONAL TRUST COMPANY, AS TRUSTEE FOR FIRST FRANKLIN MORTGAGE LOAN TRUST 2006-FF11
1761 East St. Andrew Place
Santa Ana, CA 92705-4934

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.

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 18 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;

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 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.

AMOUNT DUE SCHEDULE

Note Dated: May 26, 2006
Mortgage Dated: May 26, 2006
Recorded on: June 15, 2006, in BERGEN County, in Book 16024 at Page 101
Property Address: 180 LINDBERGH BOULEVARD TEANECK, NEW JERSEY 07666
Mortgage Holder: MICHELLE GERMAN

Unpaid Principal Balance as of April 1, 2008	$ 488,862.98
Interest from March 1, 2008 to June 30, 2009	$ 58,638.42
(Interest rate = 8.99% per year; $ 120.41 per day x 486 days)	
Late charges from April 1, 2008 to July 16, 2008 ($ 198.97 per mo. X 3 months =)	$ 596.94

Advances through June 30, 2009 for:

Real Estate Taxes	$ 10,851.72
see attached breadown	
Hazard Insurance	$ 2,042.00
Mortgage Insurance Premiums	$ 0.00
Inspections	$ 0.00
Winterizing/Securing	$ 90.00
Sub-Total of Advances	$ 12,983.72
Less Escrow Monies	($0.00)
Net Advances	$ 12,983.72

Interest on advances from _____ to _____	$ 0.00
Other Charges (specify) Prior Accum. Late Charge	$ 397.91
Total due as of June 30, 2009	$ 561,479.97

Date: June 10, 2009

Xee Moua, Vice President of Loan Documentation
Signature of Lender or Servicing Agent

Surplus Money: If after the sale and satisfaction of the mortgage debt, including costs and expenses, there remains any surplus money, the money will be deposited into the Superior Court Trust Fund and any person claiming the surplus, or any part thereof, may file a motion pursuant to Court Rules 4:64-3 and 4:57-2 stating the nature and extent of that person's claim and asking for an order directing payment of the surplus money. The Sheriff or other person conducting the sale will have information regarding the surplus, if any.