

September 10, 2012

CR 199  
135.00  
564  
9-26-12

**RE: Mr. & Mrs. Fiore A. Bronzino**  
**52 Preston Avenue**  
**East Hanover, New Jersey 07936**

**Docket# F-009564-12 Passaic County**  
**Docket# F0194017 Morris County**  
**Bronzino/USA Bank/ Wells Fargo**

**RECEIVED**

SEP 26 2012

SUPERIOR COURT  
CLERK'S OFFICE

9-27-12

Most Honorable Judge McVeigh

Respectfully we are submitting a request for your reconsideration in the matter of our Case. As per instructions, from Honorable Judge Wilson Morris County we have been working with the Morris County League for the past two years. We have submitted all the information that was asked of us by the Morris County league per lender. The request from the start was to have an IRS payment in place, which we accomplished, and then we would be eligible for a modification for mortgage.

Several times we submitted financials and updated paperwork to The Morris County League. They, the lender *and* The Morris County League, both led us to believe that we would obtain a modification of our mortgage. I have fax transmittal confirmations that The Morris County League *did* receive our paperwork but at our last hearing, they said that they did not receive the faxes nor what we hand-delivered. Also it should be noted that in September a scheduled Mediation was cancelled and we were never notified by the Morris County League we received a letter the day before from the Morris County Court which prompted me to call The League and their explanation for not notifying us was simply that it was an oversight and they forgot.

Your honor, from day one we have tried working with the lender and their attorneys to work on some payment arrangement due to the fact that my husband suffered a job loss in this distressful economy. As, I mentioned before I simultaneously had three part-time jobs, and now I finally have become full time. I am working in the Finance Department for my Township which is East Hanover. We have been cooperative working with them and supplying them with all paperwork. Every time they asked us we gave them everything they asked for. As of this day we have not receive any reply for information that was submitted.

Page 2

The last Mediation we spoke to them as well as sent *and* faxed all they required and requested. I asked if only my husband can attend because I couldn't take off from my job and the Morris County League said it was fine as long as one of us was there.

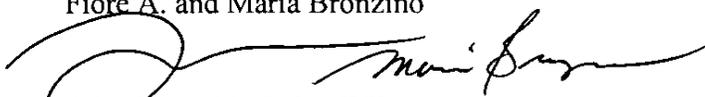
When my husband was at the Mediation, the lender and league informed him that they cannot modify the mortgage because the IRS Lien has to be released, and they claim that we did not supply the completed paperwork and therefore we could not go before the Judge, resulting in our house going to Foreclosure. We supplied them with the Charles Jones, and it does not show a tax lien. We have been supplying them with anything that they asked for. It was obvious that their intentions from the beginning were not in our best interest. From the start this whole situation has been confusing; we feel we have gotten the runaround from the lender, and we feel that they were never cooperative. Recently we receive a a complaint from Wells Fargo Bank to issue correcteted Notice of Intent and with a change of venue, different docket number and we were never notify till now while we thought they working on a modification with us.

Your Honor, we are imploring you to understand and consider our situation. We have an Twelve year old son who is a Special Education student. He feels safe, secure and comfortable in his present learning environment with his aid, teachers and friends. We are deeply concerned as to how having to move will affect him. Under such short notice we can not guarantee we would be able to find a rental property in our present hometown. To uproot our son from his school year can prove to be extremely disturbing for him and set him back in his progress. He is presently adjusting to Middle School and this in itself is a tremendous change for him. We have begun to ease him to the possibility that we may be moving and this has already started to cause him anxiety. Teachers have contacted us asking if something is troubling him at home because he seems a little upset and anxious at school.

Once again Your Honor, with all due respect, we are asking you to please review our case while reconsidering and understanding our situation. Perhaps we would be allowed to come to some kind of an agreement and/or an extension. We look forward to a hopefully favorable response. We thank you for your attention and cooperation in this matter.

Respectfully,

Fiore A. and Maria Bronzino



CC: Honorable Judge Wilson

FORM A

Fiore Anthony Bronzino & Maria Bronzino  
(Your Name(s))  
52 Preston Avenue, East Hanover, New Jersey

(Your Mailing Address)

Fiore Work 973 585 4774 & 973 428 3002 / Maria work  
(Your Daytime Telephone Number)

**Defendant(s) Pro Se**

SUPERIOR COURT OF NEW JERSEY  
CHANCERY DIVISION – GENERAL EQUITY  
Morris COUNTY

(County where the property is located)

Docket No F- F-009564-12

Attorneys /Reed Smith LLP/Wells Fargo Bank, N.A.  
(Name of company or bank that filed the foreclosure complaint)

*Plaintiff(s),*

vs.

Fiore Anthony Bronzino / Maria Bronzino  
(Name of first defendant listed on the complaint)

*Defendant(s),*

CIVIL ACTION  
ANSWER/objection

Fiore Anthony Bronzino / Maria Bronzino residing at  
(Insert your name(s))  
52 Preston Avenue, East Hanover, New Jersey Morris County  
(Insert your street address)

in the City of East Hanover, County of Morris and State of New Jersey,  
by way of Answer to the plaintiff's complaint herein, says:

**AS TO THE FIRST COUNT:**

Defendant admits/denies or is without knowledge or information sufficient to form a belief as to the truth of the allegation of each of the following paragraphs of the first count of the complaint as follows:

Objection to Corrected Notices of Intent to Foreclose on property listed above  
52 Preston Ave, East Hanover, NJ 07936  
Docket # F-009564-12  
As of 2007 Lender, Loan Servicer and Attorney were notified of loss of income, due to economy and have not properly work with us or within the guide lines, Of The FHA loan to help us modify with any payment. Enclosed are all documents that were supplied to the Morris County for Docket # F0194017, and to Wells Fargo and attorney, we have been cooperative with them submitting all documents and they have not done anything to work with us in helping to resolving this matter.

**FORM A**

**AS TO THE SECOND COUNT:**

Defendant admits/denies or is without knowledge or information sufficient to form a belief as to the truth of the allegation of each of the paragraphs of the second count of the complaint as follows:

Objection to Docket # F-009564-12 Filed Superior Court of New Jersey Chancery Division Passaic County. Notice of Corrected (NOI) Corrected Notice of Intent / Change of Venue Property is Located in Morris County. Docket # F0194017.

[Note: Defendants must include all separate (see *R. 4:5-3*) and affirmative defenses (see *R. 4:5-4*), raise them by motion as permitted in *R. 4:6-2*, or otherwise raise the defense in a timely manner or those separate defenses and affirmative defenses are waived.]

**FIRST SEPARATE DEFENSE**

Property located in Morris County, not in Passaic County.

**SECOND SEPARATE DEFENSE**

FORM A

CERTIFICATION PURSUANT TO RULE 4:5-1

The matter in controversy is not the subject of any other action pending in any other New Jersey court. There are no pending arbitration proceedings. No other action or arbitration proceedings are contemplated. No non-party is known who would be subject to inclusion or joinder in this case because of potential liability.

Dated: 9/10/2012

Signature: [Handwritten Signature]
Print or Type Name: Fiore A. Bronzino

Dated: 9/10/2012

Signature: [Handwritten Signature]
Print or Type Name: Maria Bronzino

CERTIFICATION OF MAILING ANSWER TO COURT AND TO THE ATTORNEY FOR THE PLAINTIFF

I hereby certify that:

1. A copy of the within Answer was filed within the time prescribed by the Rules of Court.

2. On 9/19/12, I, the undersigned, mailed to Reed Smith LLP, Attorneys for Plaintiff, at Mark S. Melodia, Diune A. Bellino, 136 Main Street Suite 250, Princeton, NJ 08540 by regular mail, a true copy of the within Answer.

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

Dated: 9/10/12

Signature: [Handwritten Signature]
Print or Type Name: Fiore Bronzino

Dated: 9/10/12

Signature: [Handwritten Signature]
Print or Type Name: Maria Bronzino

September 17, 2012

**RE: Mr. & Mrs. Fiore A. Bronzino  
52 Preston Avenue  
East Hanover, New Jersey 07936**

**Docket# F-009564-12 Passaic County  
Docket# F0194017 Morris County  
Bronzino/USA Bank/ Wells Fargo**

Most Honorable Judge Wilson:

Respectfully we are submitting a request for your reconsideration in the matter of our Case. As per your instructions, we have been working with the Morris County League for the past two years. We have submitted all the information that was asked of us by the Morris County league per lender. The request from the start was to have an IRS payment in place, which we accomplished, and then we would be eligible for a modification for mortgage.

Several times we submitted financials and updated paperwork to The Morris County League. They, the lender *and* The Morris County League, both led us to believe that we would obtain a modification of our mortgage. I have fax transmittal confirmations that The Morris County League *did* receive our paperwork but at our last hearing, they said that they did not receive the faxes nor what we hand-delivered. Also it should be noted that in September a scheduled Mediation was cancelled and we were never notified by the Morris County League we received a letter the day before from the Morris County Court which prompted me to call The League and their explanation for not notifying us was simply that it was an oversight and they forgot.

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Passaic County  
Docket# F009564-12  
Docket# F0194017 - morris

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When my husband was at the Mediation, the lender and league informed him that they cannot modify the mortgage because the IRS Lien has to be released, and they claim that we did not supply the completed paperwork and therefore we could not go before the Judge, resulting in our house going to Foreclosure. We supplied them with the Charles Jones, and it does not show a tax lien. We have been supplying them with anything that they asked for. It was obvious that their intentions from the beginning were not in our best interest. From the start this whole situation has been confusing; we feel we have gotten the runaround from the lender, and we feel that they were never cooperative. Recently we receive a a complaint from Wells Fargo Bank to issue correctcted Notice of Intent and with a change of venue, different docket number.

Your Honor, we are imploring you to understand and consider our situation. We have an Twelve year old son who is a Special Education student. He feels safe, secure and comfortable in his present learning environment with his aid, teachers and friends. We are deeply concerned as to how having to move will affect him. We have been informed that the Sheriff's Sale is scheduled for November 3, 2011. Under such short notice we can not guarantee we would be able to find a rental property in our present hometown. To uproot our son in the middle of the school year can prove to be extremely disturbing for him and set him back in his progress. He is presently adjusting to Middle School and this in itself is a tremendous change for him. We have begun to ease him to the possibility that we may be moving and this has already started to cause him anxiety. Teachers have contacted us asking if something is troubling him at home because he seems a little upset and anxious at school.

Once again Your Honor, with all due respect, we are asking you to please review our case while reconsidering and understanding our situation. Perhaps we would be allowed to come to some kind of an agreement and/or an extension. We look forward to a hopefully favorable response. We thank you for your attention and cooperation in this matter.

Respectfully,

Fiore A. and Maria Bronzino

**FORM A**

THIRD SEPARATE DEFENSE

[Empty rectangular box for Third Separate Defense]

FIRST AFFIRMATIVE DEFENSE

Objection Corrected Notice of Intention to Foreclose.

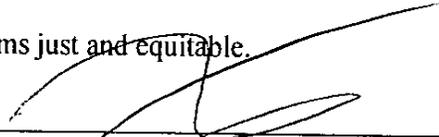
SECOND AFFIRMATIVE DEFENSE

Change of Venue

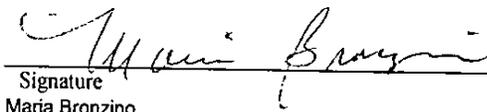
Wherefore, Defendant demands judgment:

- A. Dismissing the plaintiff's complaint;
- B. Awarding defendant costs incurred in defending against this action; and
- C. For such other relief as the court deems just and equitable.

Dated: 9/10/2012

  
 \_\_\_\_\_  
 Signature  
 Fiore A. Bronzino  
 \_\_\_\_\_  
 Print or Type Name

Dated: 9/10/2012

  
 \_\_\_\_\_  
 Signature  
 Maria Bronzino  
 \_\_\_\_\_  
 Print or Type Name



8/14/2012

FIORE ANTHONY BRONZINO  
MARIA BRONZINO  
52 PRESTON AVENUE  
EAST HANOVER, NJ 07936-0124

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 FIORE ANTHONY BRONZINO & MARIA BRONZINO:

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 Wells Fargo Bank, N.A. 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 Wells Fargo representative who can assist you with locating the information about your foreclosure action:

Randy Bockenstedt, Senior Vice President  
 Wells Fargo Home Mortgage  
 Address: 3480 Stateview Boulevard  
 MAC D3348-027  
 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



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.

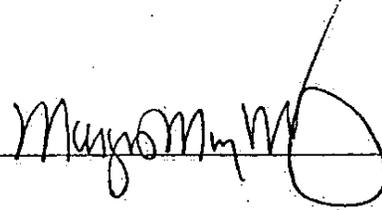
Superior Court in Mercer County, with a copy to Judge McVeigh and to each Foreclosure Defendant who filed an opposition.

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.



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

Date: 8/14/2012

FIORE ANTHONY BRONZINO  
MARIA BRONZINO  
52 PRESTON AVENUE  
EAST HANOVER, NJ 07936-0124

RE: Wells Fargo Home Mortgage 708/0196105886  
Mortgagor(s): FIORE ANTHONY BRONZINO  
MARIA BRONZINO  
Mortgaged Premises: 52 PRESTON AVENUE  
EAST HANOVER  
NJ  
07936

**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 \$273,999.00 on the residential property commonly known as 52 PRESTON AVENUE, EAST HANOVER, NJ 07936, which Mortgage was made on 11/22/2004.

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 3/1/2007 are as follows:

Payments- Totaling	\$	161,705.75
Total Accrued Unpaid Late Charges (Monthly Late Charge \$ 89.74)	\$	5,307.04
Unapplied Funds	\$	0.00
Miscellaneous Fees	\$	1,610.21
Total Delinquency as of 8/14/2012	\$	168,712.74

**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

**Correspondence only address:**

Randy Bockenstedt, Senior Vice President  
Wells Fargo Home Mortgage  
Address: 3480 State view Boulevard  
MAC D3348-027  
Fort Mill, SC 29715  
Phone Number: 1-800-868-0043

Please be advised that Wells Fargo Home Mortgage 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 Wells Fargo 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, Wells Fargo 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 Wells Fargo 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 Wells Fargo, 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, Wells Fargo 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.



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

NJSC0814120908  
FIORE ANTHONY BRONZINO  
MARIA BRONZINO  
52 PRESTON AVENUE  
EAST HANOVER, NJ 07936-0124

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.

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

Randy Bockenstedt, Senior Vice President  
Wells Fargo Home Mortgage  
Address: 3480 Stateview Boulevard  
MAC D3348-027  
Fort Mill, SC 29715  
Phone Number: 1-800-868-0043

The lender of your loan is:

US Bank National Association, as Trustee for CWMBBS 2006-R2  
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,

Wells Fargo Home Mortgage  
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.

<b>American Credit Alliance, Inc.</b> 26 S. Warren St. Trenton, NJ 08608 <b>609-393-5400</b>	<b>Atlantic Human Resources, Inc.</b> 1 S. New York Ave. Atlantic City, NJ 08401 <b>609-348-4131</b>	<b>Consumer Credit Counseling Service of Central New Jersey</b> 1931 Nottingham Way Hamilton, NJ 08619 <b>609-586-2574</b>
<b>Consumer Credit Counseling Service of New Jersey</b> 185 Ridgedale Ave. Cedar Knolls, NJ 07927-1812 <b>973-267-4324</b>	<b>Fair Housing Council of Northern New Jersey</b> 131 Main St. Hackensack, NJ 07601 <b>201-489-3552</b>	<b>Garden State Consumer Credit Counselor Inc.</b> 225 Willowbrook Road Freehold, NJ 07728 <b>1-800-992-4557</b>
<b>Jersey Counseling &amp; Housing Development, Inc.</b> 29 S. Blackhorse Pike Blackwood, NJ 08012 <b>856-227-3683</b>	<b>Jersey Counseling &amp; Housing Development, Inc.</b> 1840 S. Broadway Camden, NJ 08104 <b>856-541-1000</b>	<b>Mercer County Hispanic Association</b> 200 E. State St., 2nd Floor Trenton, NJ 08607 <b>609-392-2446</b>
<b>Middlesex County Economic Opportunities Corporation</b> 1215 Livingston Ave. North Brunswick, NJ 08902 <b>732-790-3344</b>	<b>Monmouth County Human Services</b> Housing Services Unit P.O. Box 3000 Freehold, NJ 07728 <b>732-431-7998</b>	<b>NJ Citizen Action (main office/financial education center)</b> 744 Broad St., Suite 2080 Newark, NJ 07102 <b>973-643-8800</b> <b>1-800-NJ-OWNER</b> (loan counseling) <b>1-888-TAXES-11</b> (free tax preparation assistance)
<b>NJ Citizen Action (Central Jersey)</b> 85 Raritan Ave., Suite 100 Highland Park, NJ 08904 <b>732-246-4772</b>	<b>NJ Citizen Action (South Jersey)</b> 2 Riverside Drive, Suite 362 Camden, NJ 08103 <b>856-966-3091</b>	<b>Ocean Community Economic Action Now Inc.</b> 22 Hyers St. Toms River, NJ 08753-0773 <b>732-244-2351, ext. 2</b>
<b>Paterson Coalition for Housing, Inc.</b> 262 Main St., 5th Floor Paterson, NJ 07505 <b>973-684-5998</b>	<b>Paterson Task Force for Community Action, Inc.</b> 155 Ellison St. Paterson, NJ 07505 <b>973-279-2333</b>	<b>Puerto Rican Action Board Housing Coalition Unit</b> 90 Jersey Ave. New Brunswick, NJ 08903 <b>732-249-9700</b>
<b>Tri-County Community Action Agency, Inc.</b> 110 Cohansey St. Bridgeton, NJ 08302 <b>856-451-6330</b>	<b>Urban League for Bergen County</b> 106 W. Palisade Ave. Englewood, NJ 07631 <b>201-568-4988</b>	<b>Urban League for Essex County</b> 508 Central Ave. Newark, NJ 07101 <b>973-624-9535</b>
<b>Urban League of Union County</b> 288 N. Broad St. Elizabeth, NJ 07208 <b>908-351-7200</b>	<b>Homelessness Prevention Program</b> New Jersey Department of Community Affairs <b>(866) 889-6270*</b>	

\*Basic eligibility is limited to: (a) single family owner/occupied dwellings with all those on the deed and mortgage occupying the house; (b) 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.

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  
Wells Fargo Home Mortgage  
Address: 3480 Stateview Boulevard  
MAC D3348-027  
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 Wells Fargo'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](mailto:SCCOForeclosure.Mailbox@judiciary.state.nj.us).

WELLS FARGO HOME MORTGAGE  
 RETURN MAIL OPERATIONS  
 PO BOX 10368  
 DES MOINES IA 50306-0368



01/25/12



1MB 01920/001920/003234 0006 1 ACP943 HP014 708

FIORE ANTHONY BRONZINO  
 MARIA BRONZINO  
 52 PRESTON AVENUE  
 EAST HANOVER, NJ 07936-3647

### Account Information

<b>Online:</b>	wellsfargo.com/ym
<b>Fax:</b>	1-866-590-8910
<b>Telephone:</b>	1-800-416-1472
<b>Correspondence:</b>	PO Box 10335 Des Moines, IA 50306
<b>Hours of Operation:</b>	Mon - Fri, 6 AM - 10 PM CT Sat, 8 AM - 2 PM CT
<b>Loan Number:</b>	0196105886
<b>Property Address:</b>	52 Preston Avenue East Hanover NJ 07936

Subject: Important update about your mortgage assistance

Dear Fiore Anthony Bronzino & Maria Bronzino:

As your home preservation specialist, I'm writing to inform you of changes in the status of your mortgage assistance and let you know what to expect going forward. I've been your primary contact, working to help you through the mortgage assistance process. Please understand that, at this time, I am not able to help you find a mortgage assistance solution.

For that reason, the normal collections process will resume if appropriate. This means you will begin receiving phone calls and notices from the Wells Fargo collections department. They will keep you informed of the process and also inquire about any changes in your financial situation.

For any questions please call 1-800-416-1472.

Sincerely,

*Leander Payne*

Leander Payne  
 Home Preservation Specialist  
 Wells Fargo Home Mortgage  
 Ph: 1-800-416-1472  
 Fax: 1-866-590-8910

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 we have a security interest in the property and will only exercise our rights as against the property.

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 NMLSR ID 399801

WFM307P



012512HP0140019R

HP014 708

001920/003234 ACP943 01 ET.ML.C001

To: Wells Fargo Home Mortgage  
Loan # 0196105886

Fiore Bronzino  
Maria Bronzino  
52 Preston Ave  
East Hanover, NJ 07936  
Home 973 240 7173

January 18, 2012

In regards to our situation, we lost our income 2007, I had been employed in the sub prime mortgage, and my wife Maria as a title insurance producer. We tried to make the past due payments and to catch up to our current payments, when this first started. Because of the changing time with mortgage industry, I had lost my loans. We were also trying to keep food on the table and utilities on. We tried to work that out with the attorney. Every time we spoke to representative they would never accept the payments, we always had to add another month. and adding more legal fees. This was impossible to work anything out We had no choice but to file for bankruptcy at that time. My wife obtain a position in July 2008, fulltime in the the town we live in for the Township of East Hanover, Finance Dept. and also in the evening she works for the Office Of Emergency Management, which still does presently.

I obtain a job working for Buy Ride Auto Sales, since April 2011 for income. I obtain a job, because being in the mortgage industry as a broker it is difficult to close any loans. I had no income. Therefore I have no business running out of Tri State Credit LLC. I have my cable bill listed under the name, but Tri State Credit LLC but no longer exists. I left Buy Ride Auto Sales end of November 2011 and started working for Maverick Funding December 1, 2011 as a License Loan officer with a base monthly salary of \$2000.00, plus commission, This job was better so I have a steady income again.. I have a 12 year old child that attends this school district for special education and moving him out of this school district would be detrimental to his education. He feels safe and secure in his learning environment, to uproot him in his school year would only be harmful and set him back in his progress.

It is very hard to find a rental.

We want to keep our home, and modify our mortgage we need your advice how we can work together. We want to start to make payments, we don't want to lose our home, and we have been trying work with Wells Fargo since 2007

Thank you very much, please contact us.

Fiore A. Bronzino  
Maria A. Bronzino

A handwritten signature in black ink, appearing to read "Maria Bronzino". The signature is fluid and cursive, with a large initial "M" and "B".



Thursday, January 05, 2012

Fiore Anthony Bronzino  
Maria Bronzino

Loan Number: 0196105886  
Client: 708

Property Address:  
52 Preston Avenue  
East Hanover, NJ 07936-3647

Mailing Address:  
52 Preston Avenue  
East Hanover, NJ 07936-0124

**Subject: Documents needed for your request for mortgage assistance**

Dear Fiore Anthony Bronzino and Maria Bronzino:

I'm writing because we need additional information from you in order to move forward with your request for mortgage assistance. The information you provide will help us better understand your current financial situation, so we can determine the right options that may help you keep your home.

**What we need from you**

Please send copies of the following documents for each borrower by Friday, January 20, 2012.

1. Financial worksheet / Explanation of Hardship  
Additional Information: sign & dated
2. Proof of income (e.g., pay stub, SSI statement)  
Additional Information: sign & dated
3. Other  
Additional Information: hardship letter sign & dated

**How to send us your documents**

Please make sure each document is filled out completely. Sign and date each document, even if you already signed the document when it was created (e.g., your tax return).

- **Using the enclosed overnight envelope:** Return your documents to the nearest drop box or shipping location (we've already attached the shipping label). To find a shipping location near you, please refer to the instructions on the return envelope.
- **By fax:** Use the enclosed fax cover page and be sure to include your telephone number, date and a list of the documents you are faxing.

Please understand we want to help you through this process as quickly as possible. So, the sooner you send the requested documents, the faster I can get back to you with your options.

**What happens next**

When we receive your documents, we will carefully review your financial situation and determine which options are available to help you keep your home. I will then contact you to review your options.

**What you need to know about foreclosure**

Even though we will continue to work with you to help you avoid a foreclosure sale, it's important to understand that – if your payments are past due – the foreclosure process may proceed at the same time. As part of the foreclosure process, you may receive notices from a third-party attorney delivered by mail, or see steps being taken to proceed with a foreclosure sale of your home. In order to help you, it's critical that you continue to work with us and take the necessary steps for mortgage assistance.

**We're here to help**

We understand this may be a challenging time for you. As your dedicated home preservation specialist, I'm here to help you every step of the way. If you have any questions, please call me directly at the number listed in the account information box at the top of this letter. Also, if you or your spouse is on active military duty, be sure to mention it when you call. There may be special assistance programs available for your situation.

I look forward to hearing from you.

Sincerely,

Leander Payne

Home Preservation Specialist  
(877) 913-3376, Ext. 04029

**Struggling with other expenses? Help is available.**

Sometimes customers have trouble keeping up with their monthly expenses, other than their mortgage payments. If this is happening to you, help is available at no cost from a HUD-approved, non-profit credit counseling agency. Simply call a counselor who will work closely with you to lower your other monthly payments, take your financial circumstances into consideration, and create a budget plan to work for you. To find an agency in your neighborhood, call 1-800-569-4287 or call the HOPE Hotline at 1-888-995-HOPE.

Be sure you avoid anyone who asks for a fee for counseling or a loan modification, or asks you to sign over the deed to your home, or to make your mortgage payments to anyone other than Wells Fargo Home Mortgage.

Please be advised that Wells Fargo Home Mortgage may be attempting to collect a debt and any information obtained may be used for that purpose. If you are currently in bankruptcy or your debt has been discharged in bankruptcy, Wells Fargo Home Mortgage is only exercising its rights against the property and is not attempting to hold you personally liable on the Note. We may report information about your account to credit bureaus. Late payments, missed payments, or other defaults on your account may be reflected in your credit report.

With respect to those loans located in the State of California, the state Rosenthal Fair Debt Collection Practices Act and the federal Fair Debt Collection Practices Act require that, except under unusual circumstances, collectors may not contact you before 8 a.m. or after 9 p.m. They may not harass you by using threats of violence or arrest or by using obscene language. Collectors may not use false or misleading statements or call you at work if they know or have reason to know that you may not receive personal calls at work. For the most part, collectors may not tell another person, other than your attorney or spouse, about your debt. Collectors may contact another person to confirm your location or enforce a judgment. For more information about debt collection activities, you may contact the Federal Trade Commission at 1-877-FTC-HELP or [www.ftc.gov](http://www.ftc.gov).

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NMLSR ID 399801

Letter ID: HP039

RECEIVED & FILED  
SUPERIOR COURT

2011 DEC - 7 P 4: 13

CIVIL DIVISION

SUPERIOR COURT OF NEW JERSEY  
CHANCERY DIVISION

Morris COUNTY  
DOCKET NO. F-

19401-7

Plaintiff,

Wells Fargo

v.

EMERGENT APPLICATION FOR  
STAY OF SHERIFF'S SALE

Defendant: Maria Fiore Brunzino

Defendant Maria Fiore Brunzino hereby certifies and says:

1. I am the owner/ mortgagor of foreclosed property located at

52 Preston Ave

East Hanover

2. I have:

Exercised my two (2) statutory rights to adjourn the sale of the foreclosed property thru county sheriff and need to further adjourn the sale.

The sheriff has refused to adjourn the sale as permitted by statute.

Received prior order(s) to stay sale dated: \_\_\_\_\_

3. The reason I am requesting that the Court stay the sale of the property is:-

as per Bank and Attorney they  
email me today that paperwork  
and needed more documents  
from us and to explanation of  
paperwork that was sent and  
for loan modification

4. If you are attempting to refinance the mortgage, do you have a mortgage commitment?

No

5. If you are trying to sell the property, do you have a signed contract of

sale?

6. I am requesting that the Court stay the Sheriff's Sale for unt. 7 days. *resolve off paper for modification*

I hereby certify that the foregoing statements made by me are true. I am aware that if any of the foregoing statements made by me are willfully false, I am subject to punishment. *45*

*Maria Braganza*  
Name

Date: 12/7/11

Wells Fargo

SUPERIOR COURT OF NEW JERSEY  
CHANCERY DIVISION

Morris COUNTY  
DOCKET NO. F- 19401-07

Plaintiff,

ORDER STAYING SHERIFF'S SALE

v.

Maria + Fore Bronzino

Defendant.

This matter having come before the Court to Stay the Sheriff's Sale by:  
Maria Bronzino, pro se, of the foreclosed premises  
and the Court having considered the matter and good cause having been shown:

IT IS, on this \_\_\_\_\_ day of \_\_\_\_\_, 200\_\_\_\_, ORDERED AS  
FOLLOWS:

1. The Sheriff's Sale scheduled for \_\_\_\_\_ is adjourned to  
\_\_\_\_\_ upon the following terms and conditions:

Defendant is required to present the Court with a valid mortgage commitment prior to  
date of sale;

Defendant is required to present the Court with evidence of a valid closing date prior  
next date of sale;

Other: \_\_\_\_\_

2. There shall be no further adjournments of the Sheriff's Sale.

DEANNE M. WILSON, P.J.Ch.

Fax to: Sheriff  
Plaintiff's Counsel  
Copy to: Defendant

**Morris County Sheriff's Office**

Legal Services Division

P.O. Box 900 • Morristown, NJ 07963-0900 • (973) 285-6684

Morris County Sheriff's Sales » Search Results

Keyword: 19401

Total Search Results: 2

Case # Docket #	Scheduled Sale Date	Plaintiff Defendant	Plaintiff's Atty Atty Tel #	Approx. Judgement	Street Address Town	Complete Status	Purchaser Price   Date Sold
104993 F-19401-07	12/8/11	PLTF: U.S. Bank National Association, as Trustee for CWMBS 2006-R2 DEF: Fiore Anthony Bronzino, et al.	Zucker, Goldberg & Ackerman (908) 233-8500	\$329,546.91	52 Preston Avenue, East Hanover	Open	
101852 F-19401-07	9/18/08	PLTF: US Bank National Association, as Trustee for CWMBS 2006-R2 DEF: Fiore Anthony Bronzino, et al.	Zucker, Goldberg & Ackerman (908) 233-8500	\$294,931.41	52 Preston Avenue, East Hanover	Cancelled - Bankruptcy	

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*Website 7 Shows Status*

*Open*

*Case Docket #*

*104993*

*F-19401-07*

*Wells Fargo*

*ask us for documents*

*Jan 2 2012 - For*

*Documentation still waiting for*

*an answer*

MARIA BRONZINO  
52 PRESTON AVE  
EAST HANOVER, NJ 07936

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FACSIMILE TRANSMITTAL SHEET

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To:	908 654 7378	From:	Maria Bronzino .
Company:		Date:	5/22/12
Fax Number:		Total No. of Pages including Cover:	<u>2</u>
Phone Number		Sender's Reference Number:	
Re: Fax to # as per Judge's Chambers		You're Reference Number:	

---

---

As per Judge's Assistant , fax to # to let them Know we haven't had any response from Wells Fargo.

Complete paperwork was submitted by fed ex and fax.

Phone Numbers were also submitted no response from Wells Fargo.

*Wells Fargo  
Fax # 0196105886*

*MB-*

Postage Fed Ex to Wells Fargo



1/2012  
as per Wells Fargo Instructions  
Receipt - Recycle

**Fax**

2/24/12

4/27/12

- still NO response

3/9/12

5/22/12

To Doc Management

From: Fiore Anthony Bronzino / Maria Bronzino

Fax: 1-866-359-7363

Pages: 1

Phone: 973-240-7173

Date: 2 Work#973-428-3002

Subject: Loan# 0196105886

Letter received from Mr. Payne

Documents Included:

Mr. Payne all documents were submitted in January - We haven't heard anything We received a letter from you to Call you to speak to you for our options for assistance, We have left personal message's with you and where to reach us so we can proceed as of today 2/24/12. We still have not had heard from you. I know your very busy, but you can reach me at the home number or my work number at your convenience so we have some kind of a solution.

This facsimile transmission is confidential and may be privileged. It is intended for the use of the addressee only. If you are not the addressee (or the person responsible for delivering the transmission to the addressee), do not use this transmission in any way, but promptly contact the sender by telephone. Thank you.

McPayne #  
1800-416-1472  
Mr. Payne Fax #  
1-866-590-8910

Thank You  
Maria Bronzino  
As of 5/22/12 - left message again

WELLS FARGO HOME MORTGAGE  
 RETURN MAIL OPERATIONS  
 PO BOX 10368  
 DES MOINES IA 50306-0368



01/23/12



1AB 02940/013040/004603 0046 2 ACP8YTHP001 708

FIORE ANTHONY BRONZINO  
 MARIA BRONZINO  
 52 PRESTON AVENUE  
 EAST HANOVER, NJ 07936-3647

**Account Information**

<b>Online:</b>	yourwellsfargomortgage.com
<b>Fax:</b>	(866) 278-1179
<b>Telephone:</b>	(800) 416-1472
<b>Correspondence:</b>	PO Box 10335 Des Moines, IA 50306
<b>Hours of Operation:</b>	Mon - Fri, 8 AM - 11 PM Sat, 9 AM - 3 PM CT
<b>Loan Number:</b>	0196105886
<b>Property Address:</b>	52 Preston Avenue East Hanover NJ 07936

Subject: Your request for mortgage payment assistance

Dear Fiore Anthony Bronzino & Maria Bronzino:

We're responding to your request for mortgage assistance and the options that may be available to help you. We realize that the process can take some time, and we appreciate your patience while we review your options.

**Here's what we found**

We carefully reviewed the information you sent us and explored a number of mortgage assistance options. At this time, you do not meet the requirements of the program because:

We have not been able to reach you to discuss your situation, and without input from you, we are not able to review you for mortgage assistance.

**Your important next steps**

There may be other mortgage assistance options available to help you avoid a foreclosure sale. Please contact us to learn about the options listed below:

- If you're interested in staying in your home, you may be eligible for help through a different mortgage assistance program.
- If you cannot or prefer not to stay in your home:
  - If the present value of your home is higher than your mortgage balance, you can try to sell your home before the foreclosure sale takes place.
  - If your mortgage balance is higher than the present value of your home, you may want to consider what is known as a "short sale". This allows you to sell your home privately for an agreed-upon amount that is less than what you owe on your mortgage. To start the short sale process, it's important for you to work with us in advance to set the selling price.
  - The remaining option is a deed in lieu of foreclosure. You can voluntarily deed your property to Wells Fargo, transferring ownership of your home to us.

**What you need to know about foreclosure**

WFM307P

HP001 708

013040/004603 ACPBYT S1-ET-M1-C003



012312HP001000AE

**Account Information**

Loan Number: 0196105886

Property Address: 52 Preston Avenue  
East Hanover NJ 07936

We will continue to work with you to help you avoid a foreclosure sale. However, please understand that if your mortgage has been referred to foreclosure, that process moves forward at the same time. Also, as part of the foreclosure process, you may receive notices from a third-party attorney delivered by mail, or see steps being taken to proceed with a foreclosure sale of your home.

**Call us now**

We must hear from you. In order for us to help you, it's critical that you contact us immediately to discuss your options. Please call the phone number listed in the account information section at the top of this letter.

Sincerely,

*Leander Payne*

Leander Payne  
Home Preservation Specialist  
Wells Fargo Home Mortgage  
Ph: 1-800-416-1472  
Fax: 1-866-590-8910

**Struggling with other expenses? Help is available.**

Sometimes customers have trouble keeping up with their monthly expenses, other than their mortgage payments. If this is happening to you, help is available at no cost from a HUD-approved, non-profit credit counseling agency. Simply call a counselor who will work closely with you to lower your other monthly payments, take your financial circumstances into consideration, and create a budget plan to work for you. To find an agency in your neighborhood, call 1-800-569-4287 or call the HOPE Hotline at 1-888-995-HOPE.

Be sure you avoid anyone who asks for a fee for counseling or a loan modification, or asks you to sign over the deed to your home, or to make your mortgage payments to anyone other than Wells Fargo Home Mortgage.

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 we have a security interest in the property and will only exercise our rights as against the property.

The federal Equal Credit Opportunity Act prohibits creditors from discriminating against credit applicants on the basis of race, color, religion, national origin, sex or marital status, or age (provided the applicant has the capacity to enter into a binding contract); because all or part of the applicant's income derives from any public assistance program; or because the applicant has in good faith exercised any right under the Consumer Credit Protection Act. The federal agency that administers compliance with this law concerning this creditor is Office of the Comptroller of the Currency, Customer Assistance Group, 1301 McKinney Street, Suite 3450, Houston, TX 77010-9050.

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012312HP001000AE

**Morris County Sheriff's Office**

Legal Services Division

P.O. Box 900 • Morristown, NJ 07963-0900 • (973) 285-6684

**Morris County Sheriff's Sales »**  
Search Results

**Keyword:**  
bRONZINO

**Total Search**  
**Results: 2**

Case # Docket #	Scheduled Sale Date	Plaintiff Defendant	Plaintiff's Atty Atty Tel #	Approx. Judgement	Street Address Town	Complete Status	Purchaser Price   Date Sold
104993 F-19401- 07	2/2/12	PLTF: U.S. Bank National Association, as Trustee for CWMBS 2006- R2 DEF: Fiore Anthony Bronzino, et al.	Zucker, Goldberg & Ackerman (908) 233- 8500 <i>Fax: - 908-654-7378</i>	\$329,546.91	52 Preston Avenue, East Hanover	Cancelled - No Commission	
101852 F-19401- 07	9/18/08	PLTF: US Bank National Association, as Trustee for CWMBS 2006- R2 DEF: Fiore Anthony Bronzino, et al.	Zucker, Goldberg & Ackerman (908) 233- 8500	\$294,931.41	52 Preston Avenue, East Hanover	Cancelled - Bankruptcy	

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MODE = MEMORY TRANSMISSION START=MAY-22 17:32 END=MAY-22 17:33

FILE NO.=269

STN NO.	COMM.	ONE-TOUCH/ ABBR NO.	STATION NAME/TEL NO.	PAGES	DURATION
001	OK	*	919086547378	002/002	00:00:23

-TWP E HANDOVER, -

\*\*\*\*\* -9738877210 - \*\*\*\*\*

MARIA BRONZINO  
52 PRESTON AVE  
EAST HANOVER, NJ 07936

FACSIMILE TRANSMITTAL SHEET

To: 908 654 7378	From: Maria Bronzino .
Company:	Date: 5/22/12
Fax Number:	Total No. of Pages including Cover: 2
Phone Number:	Sender's Reference Number:
Re: Fax to # as per Judge's Chambers	Your Reference Number:

As per Judge's Assistant , fax to # to let them Know we haven't had any response from Wells Fargo.

Complete paperwork was submitted by fed ex and fax.

Phone Numbers were also submitted no response from Wells Fargo.

*Wells Fargo  
Janeth 0196105886*

*MB-*

MODE = MEMORY TRANSMISSION

START=MAY-22 17:33

END=MAY-22 17:34

FILE NO.=270

STN NO.	COMM.	ONE-TOUCH/ ABBR NO.	STATION NAME/TEL NO.	PAGES	DURATION
001	OK	2	918663597363	001/001	00:00:23

-TWP E HANOVER, -

\*\*\*\*\* -9738877210

- \*\*\*\*\* -

- \*\*\*\*\*

Postage Fed Ex to Wells Fargo  
 Wells Fargo  
 1/2012  
 as per Wells Fargo instructions  
 receipt - include



Fax

2/24/12  
 3/9/12  
 4/22/12  
 5/22/12 - still no response

To Doc Management

From: Flore Anthony Bronzino / Maria Bronzino

Fax: 1-866-359-7363

Pages: 1

Phone: 973-240-7173

Date: 2 Work#973-428-3002

Subject: Loan# 0196105886

Letter received from Mr. Payne

Documents included:

Mr. Payne all documents were submitted in January - We haven't heard anything We received a letter from you to call you to speak to you for our options for assistance. We have left personal message's with you and where to reach us so we can proceed as of today 2/24/12. We still have not had heard from you. I know your very busy, but you can reach me at the home number or my work number at your convenience so we have some kind of a solution.

This facsimile transmission is confidential and may be privileged. It is intended for the use of the addressee only. If you are not the addressee (or the person responsible for delivering the transmission to the addressee), do not use this transmission in any way, but promptly contact the sender by telephone. Thank you.

McPayne #  
 1800-416-1472  
 Mr. Payne Fax #  
 1-800-849-1717

Thank You  
 Maria Bronzino  
 AS of 5/22/12 - left message again



# Homeowner Assistance Form

Before you complete this form, contact us for assistance.

Mortgage loan number: \_\_\_\_\_

I/we want to:  Keep the property  Sell the property

The property is my/our:  Primary residence  Second home  Investment property

The property is:  Owner occupied  Renter occupied  Vacant

### Borrower

### Co-borrower

Borrower's name <u>Fiore A. Brunzino</u>		Co-borrower's name <u>Maria A. Brunzino</u>	
Social Security number <u>152-52-1220</u>	Date of birth <u>08/15/58</u>	Social Security number <u>141-46-4311</u>	Date of birth <u>11/24/1960</u>
Home phone number <u>(973) 240-7173</u>	Home phone number <u>(973) 240-7173</u>	Cell phone number <u>( )</u>	Cell phone number <u>( )</u>
Work phone number <u>( )</u>	Work phone number <u>(973) 428-3002</u>	Email address <u>( )</u>	Email address <u>( )</u>
Mailing address <u>Same</u>		Mailing address (if different than borrower's) <u>Same</u>	

### Property information

Property address (if same as mailing address, write "same")  
Same

Number of people who live in the home 2 adults, 1 child (3) Total

Is this property listed for sale?  Yes  No  
 If yes, what was property listing date? \_\_\_\_\_  No

Have you received an offer on the property?  Yes  No  
 Date of offer \_\_\_\_\_ Amount of offer \$ \_\_\_\_\_  No

Agent/agency name \_\_\_\_\_ Agent/agency phone number ( ) \_\_\_\_\_

For sale by owner?  Yes  No

Who pays the real estate tax bill on your property?  I/we do  Servicer does

Are the taxes current?  Yes  No

Condominium or homeowners association monthly fee?  Yes \$ 0 Paid to (Name & address) \_\_\_\_\_  No

Who pays the homeowners insurance policy for your property?  I/we do  Servicer does  Paid by condominium or homeowners association

Is the policy current?  Yes  No

Name of insurance company Wells Fargo Insurance Insurance company phone number ( ) \_\_\_\_\_

If there are additional liens/mortgages or judgements on this property, name the person(s), company or firm and phone number(s).

Lien holder's name/servicer 0 Phone number ( ) \_\_\_\_\_ Loan number \_\_\_\_\_ Balance \$ \_\_\_\_\_

Lien holder's name/servicer 0 Phone number ( ) \_\_\_\_\_ Loan number \_\_\_\_\_ Balance \$ \_\_\_\_\_

### Borrower/co-borrower situation

Have you contacted a credit-counseling agency for help?  Yes  No

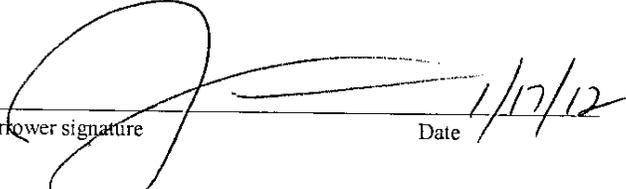
If yes, complete counselor contact information below.

Counselor's name \_\_\_\_\_ Counselor's phone number ( ) \_\_\_\_\_

Counselor's email \_\_\_\_\_



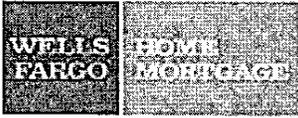
11. I/We agree that any prior waiver as to my/our payment of escrow items to the Servicer in connection with my/our loan has been revoked.
12. If I/we qualify for and enter into a repayment plan, forbearance plan, and trial period plan, I/we agree to the establishment of an escrow account if an escrow account never existed on my/our loan as required.
13. I/We understand that the servicer will collect and record personal information, including but not limited to, my/our name(s), address, telephone number, Social Security number(s), credit score, income, payment history, government monitoring information, and information about account balances and activity. I/We understand and consent to the disclosure of my/our personal information to (a) the U.S. Department of the Treasury or its agents; (b) any investor, insurer, guarantor or servicer that owns, insures, guarantees or services my/our first lien or subordinate lien (if applicable) mortgage loan(s); (c) companies and/or individuals that perform support services in conjunction with home preservation mortgage assistance efforts; (d) auditors, including but not limited to independent auditors, regulators and agencies; and (e) any HUD-certified housing counselor.
14. I/We consent to being contacted concerning this request for mortgage assistance at any cellular or mobile telephone number I/we have provided to the Servicer. This includes text messages and telephone calls to my/our cellular or mobile telephone.

  
 Borrower signature \_\_\_\_\_ Date 1/17/12

  
 Co-borrower signature \_\_\_\_\_ Date 1/17/12

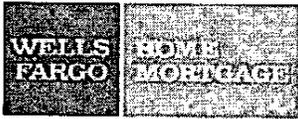
**Contacts — if you have questions**

- If you have questions about this document or your available options, please contact your home preservation specialist.
- If you have questions about your options that your servicer cannot answer or if you need further counseling, call the Homeowner's HOPE™ Hotline at 1-888-995-HOPE (4673). A Hotline counselor will help you by answering questions about your available options and providing you with free HUD-certified counseling services in English and Spanish.



By signing the enclosed documents you certify, represent and agree that:  
"Under penalty of perjury, all documents and information I have provided to Servicer in connection with this Agreement, including the documents and information regarding my eligibility for mortgage assistance, are true and correct."  
If you are aware of fraud, waste, abuse, mismanagement or misrepresentations affiliated with the Troubled Asset Relief Program, please contact the SIGTARP Hotline by calling 1-877-SIG-2009 (toll-free), 202-622-4559 (fax), or [www.sig tarp.gov](http://www.sig tarp.gov). Mail can be sent to Hotline Office of the Special Inspector General for Troubled Asset Relief Program, 1801 L St. NW, Washington, DC 20220.





Have you filed for bankruptcy?

If yes:  Chapter 7    Chapter 11    Chapter 12    Chapter 13

Yes    No  
 Yes    No

Filing date April 2  
 Bankruptcy case number 08-1486

Please note that if you have or will receive a discharge from a chapter 7 bankruptcy case, and the mortgage was not reaffirmed in the bankruptcy case, we will only exercise our rights against the property and are not attempting any act to collect the discharged debt from you personally. Additionally, your decision to discuss workout options with us is strictly voluntary. You are not obligated to pursue any workout options discussed with us. At your request, we will immediately terminate any such discussions should you no longer wish to pursue these options.

Discharge Date June 27, 20

**Hardship Affidavit** (Provide a written explanation with this request describing the specific nature of your hardship.)

I/we am/are requesting review of my/our current financial situation to determine whether I/we qualify for temporary or permanent mortgage relief options.

Date hardship began is: 2007

I believe that my/our situation is:

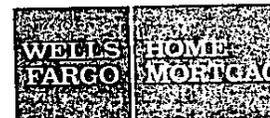
- Short-term (under 6 months)
- Medium-term (6 - 12 months)
- Long-term or Permanent Hardship (greater than 12 months)

Due to economy

I/we am/are having difficulty making my/our monthly payment because of reasons set forth below:  
 (Please check all that apply and submit required documentation demonstrating your hardship)

If your hardship is:	Then the required hardship documentation is:
<input type="radio"/> Unemployment	<input type="radio"/> No hardship documentation required
<input type="radio"/> Underemployment	<input type="radio"/> No hardship documentation required, as long as you have submitted income documentation that supports the income described in the required income documentation section
<input checked="" type="radio"/> Income reduction (e.g., elimination of overtime, reduction in regular working hours, or a reduction in base pay)	<input type="radio"/> No hardship documentation required, as long as you have submitted income documentation that supports the income described in the required income documentation section
<input type="radio"/> Divorce or legal separation; Separation of Borrowers unrelated by marriage, civil union or similar domestic partnership under applicable law	<input type="radio"/> Divorce decree signed by the court; OR <input type="radio"/> Separation agreement signed by the court; OR <input type="radio"/> Current credit report evidencing divorce, separation, or non-occupying borrower has a different address; OR <input type="radio"/> Recorded quitclaim deed evidencing that the non-occupying Borrower or Co-borrower has relinquished all rights to the property
<input type="radio"/> Death of borrower or death of either the primary or secondary wage earner in the household	<input type="radio"/> Death certificate; OR <input type="radio"/> Obituary or newspaper article reporting the death
<input type="radio"/> Long-term or permanent disability; Serious illness of a borrower/co-borrower or dependent family member	<input type="radio"/> Doctor's certificate of illness or disability; OR <input type="radio"/> Medical bills; OR <input type="radio"/> Proof of monthly insurance benefits or government assistance (if applicable)
<input type="radio"/> Disaster (natural or man-made) adversely impacting the property or Borrower's place of employment	<input type="radio"/> Insurance claim; OR <input type="radio"/> Federal Emergency Management Agency grant or Small Business Administration loan; OR <input type="radio"/> Borrower or Employer property located in a federally declared disaster area
<input type="radio"/> Distant employment transfer	<input type="radio"/> No hardship documentation required

WELLS FARGO HOME MORTGAGE  
 RETURN MAIL OPERATIONS  
 PO BOX 10368  
 DES MOINES IA 50306-0368



02/02/12



1MB 01822/001822/003088 0006 2 ACP9FALM191 708

FIORE ANTHONY BRONZINO  
 MARIA BRONZINO  
 52 PRESTON AVENUE  
 EAST HANOVER, NJ 07936-3647

**Account Information**

<b>Online:</b>	yourwellsfargomortgage.com
<b>Fax:</b>	(866) 278-1179
<b>Telephone:</b>	(800) 416-1472
<b>Correspondence:</b>	PO Box 10335 Des Moines, IA 50306
<b>Hours of Operation:</b>	Mon - Fri, 8 AM - 11 PM Sat, 9 AM - 3 PM CT
<b>Loan Number:</b>	0196105886
<b>Property Address:</b>	52 Preston Avenue East Hanover NJ 07936

RE: Please contact us for assistance options

Dear Fiore Anthony Bronzino & Maria Bronzino:

Thank you for taking the time to speak with me today. I realize this may be a difficult time for you, especially when we were unable to reach a mutual agreement regarding the options available to assist you with your current situation.

Our primary goal is helping you to continue to experience the pride of home ownership. We have several options which may help you. In order to assist you, we need you to contact us as soon as possible to discuss these options. You may also seek guidance on all other debts from a community-based Consumer Credit Counseling Agency. If you would like to take advantage of this service, you can get additional information at (800) 388-2227.

If you have any questions or need further assistance, please contact us at the phone number listed below.

Sincerely,

*Leander Payne*

Leander Payne  
 Home Preservation Specialist  
 Wells Fargo Home Mortgage  
 Ph: 1-877-913-3376 ext. 04029  
 Fax: 1-866-590-8910

NOTE: The Fair Debt Collection Practices Act requires us to notify you that in the event your loan is in default, we will attempt to collect the debt, and any information obtained will be used for that purpose. you have received a discharge as a result of a bankruptcy proceeding, and the loan was not reaffirmed



WFM307P



LM191 708

020212LM191004QA

001822/003088 ACP9FA S1-ET-M1-C001

**Account Information**

**Loan Number:** 0196105886

**Property Address:** 52 Preston Avenue  
East Hanover NJ 07936

— in the bankruptcy case, we will only exercise our rights as against the property and not as attempting  
— any act to collect the discharged debt from you personally.



WELLS FARGO HOME MORTGAGE  
 RETURN MAIL OPERATIONS  
 PO BOX 10368  
 DES MOINES IA 50306-0368



01/25/12



1MB 01920/001920/003234 0006 1 ACP943 HP014 708

FIORE ANTHONY BRONZINO  
 MARIA BRONZINO  
 52 PRESTON AVENUE  
 EAST HANOVER, NJ 07936-3647

### Account Information

<b>Online:</b>	wellsfargo.com/ym
<b>Fax:</b>	1-866-590-8910
<b>Telephone:</b>	1-800-416-1472
<b>Correspondence:</b>	PO Box 10335 Des Moines, IA 50306
<b>Hours of Operation:</b>	Mon - Fri, 6 AM -10 PM CT Sat, 8 AM - 2 PM CT
<b>Loan Number:</b>	0196105886
<b>Property Address:</b>	52 Preston Avenue East Hanover NJ 07936

Subject: Important update about your mortgage assistance

Dear Fiore Anthony Bronzino & Maria Bronzino:

As your home preservation specialist, I'm writing to inform you of changes in the status of your mortgage assistance and let you know what to expect going forward. I've been your primary contact, working to help you through the mortgage assistance process. Please understand that, at this time, I am not able to help you find a mortgage assistance solution.

For that reason, the normal collections process will resume if appropriate. This means you will begin receiving phone calls and notices from the Wells Fargo collections department. They will keep you informed of the process and also inquire about any changes in your financial situation.

For any questions please call 1-800-416-1472.

Sincerely,

*Leander Payne*

Leander Payne  
 Home Preservation Specialist  
 Wells Fargo Home Mortgage  
 Ph: 1-800-416-1472  
 Fax: 1-866-590-8910

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 we have a security interest in the property and will only exercise our rights as against the property.

Wells Fargo Home Mortgage is a division of Wells Fargo Bank, N. A. © 2011 Wells Fargo Bank, N. A. All rights reserved. Equal Housing Lender. NMLSR ID 399801



WFM307P

HP014 708



012512HP0140019R

To: Wells Fargo Home Mortgage  
Loan # 0196105886

Fiore Bronzino  
Maria Bronzino  
52 Preston Ave  
East Hanover, NJ 07936  
Home 973 240 7173

January 18, 2012

In regards to our situation, we lost our income 2007, I had been employed in the sub prime mortgage, and my wife Maria as a title insurance producer. We tried to make the past due payments and to catch up to our current payments, when this first started. Because of the changing time with mortgage industry, I had lost my loans. We were also trying to keep food on the table and utilities on. We tried to work that out with the attorney. Every time we spoke to representative they would never accept the payments, we always had to add another month. and adding more legal fees. This was impossible to work anything out We had no choice but to file for bankruptcy at that time. My wife obtain a position in July 2008, fulltime in the the town we live in for the Township of East Hanover, Finance Dept. and also in the evening she works for the Office Of Emergency Management, which still does presently.

I obtain a job working for Buy Ride Auto Sales, since April 2011 for income. I obtain a job, because being in the mortgage industry as a broker it is difficult to close any loans. I had no income. Therefore I have no business running out of Tri State Credit LLC. I have my cable bill listed under the name, but Tri State Credit LLC but no longer exists. I left Buy Ride Auto Sales end of November 2011 and started working for Maverick Funding December 1, 2011 as a License Loan officer with a base monthly salary of \$2000.00, plus commission, This job was better so I have a steady income again.. I have a 12 year old child that attends this school district for special education and moving him out of this school district would be detrimental to his education. He feels safe and secure in his learning environment, to uproot him in his school year would only be harmful and set him back in his progress.

It is very hard to find a rental.

We want to keep our home, and modify our mortgage we need your advice how we can work together. We want to start to make payments, we don't want to lose our home, and we have been trying work with Wells Fargo since 2007

Thank you very much, please contact us.

Fiore A. Bronzino  
Maria A. Bronzino

A handwritten signature in black ink, appearing to read 'Maria Bronzino', written in a cursive style.



9 MELANIE LN  
EAST HANOVER, NJ 07936

Location: MMUCE  
Device ID: MMUCE-POS1  
Employee: 104467

---

FEDEX Express Package - Dropped Off  
516330624096

Total Pieces: 1

Subject to additional charges. See FedEx Service Guide  
at [fedex.com](http://fedex.com) for details. All merchandise sales final.

Visit us at: [fedex.com](http://fedex.com)  
Or call 1.800.GoFedEx  
1.800.463.3339

January 19, 2012 9:03:22 AM



Re: Bronzino (ZGA file # 89419)

Wednesday, December 7, 2011 8:16 PM

From: "Maria Bronzino" <mariaoem411@yahoo.com>

To: "Douglas McDonough" <dmcndonough@zuckergoldberg.com>

Mr. McDonough,

as per leins the ford is for the vehicle that was modified payment. also when I was in the court room with Judge , the judge had her clerk fax to you the IRS payment, and we have a payment plan. and we discussed with the Judge and you that they would not release a lein till it was paid in full. You agreed with Judge and I , and you also stated you where not aware that we had a payment plan in place. I have submitted paperwork to your office and your client and court several times. The amount is incorrect I have been disputing with the credit bureaus that it is incorrect. you have the paperwork showing what the amount is. I also sent them paperwork from the IRS what the amount was. The other judgement does not belong to us. The paperwork was sent to mediation and I sent you updated copies. We have been working with mediation and your office and your client, I sent you copies and ask if anything was needed before the sheriff's sale date and you reply to me that you did not hear from your client on Monday 12/5/11, but they replied today the day before sheriff's sale. I am so lost at this point to where we have been cooperating and working with everyone.

Maria Bronzino

---

From: Douglas McDonough <dmcndonough@zuckergoldberg.com>

To: "mariaoem411@yahoo.com" <mariaoem411@yahoo.com>

Sent: Wednesday, December 7, 2011 12:28 PM

Subject: Bronzino (ZGA file # 89419)

Ms. Bronzino:

According to my client they still need all of the documents outlined in the attachment to the Mediation Completion report filed in October.

I have attached a copy of that completion report, with the attachment, for your reference.

Further, the credit report pulled by my client today indicates that there are a number of judgments, including a tax lien, on the property.

No loan modification can be considered until those lien is resolved.

Info on the liens is:

Judgment - Filed On: 08-09 Amount: 13437

Status: UNKNOWN

Docket Number: DC00623009

Plaintiff: FORD MOTOR CREDIT COMPANY LLC

Court Name: MORRIS COUNTY SPECIAL

Federal Tax Lien - Filed On: 09-07 Amount: 90809

Status: Filed

Case Information: BK20924PG1063

Docket Number: BK20924PG1063

Court Name: MORRIS COUNTY CLERK

Judgment - Filed On: 12-10 Amount: 6537

Status: UNKNOWN

Docket Number: DC00464010  
Plaintiff: HAWISZCAKJASON  
Court Name: MORRIS COUNTY SPECIAL

Federal Tax Lien - Filed On: 08-05 Amount: 14239  
Status: Released  
Case Information: 2005876638  
Docket Number: 2005876638  
Court Name: MORRIS COUNTY CLERK

Federal Tax Lien - Filed On: 08-05 Amount: 14238  
Status: Filed  
Case Information: BKK96PGG185  
Docket Number: BKK96PGG185  
Court Name: MORRIS COUNTY CLERK

Please advise as to the status of the liens and provide those updated documents ASAP.  
Most of the forms can be obtained from my client's web site.

As far as I know the sale remains scheduled for December 8, 2011.  
Please be guided accordingly.

Douglas J. McDonough, Esq.  
Zucker, Goldberg & Ackerman, LLC  
200 Sheffield Street - Suite 101  
P.O. Box 1024  
Mountainside, NJ 07092  
dmcdonough@zuckergoldberg.com  
908-233-8500 ext. 316  
908-654-7378 (fax)

It is my goal to provide you with ultimate customer service. If I did or did not accomplish this goal, please feel free to contact the Supervisor of our Special Assets Department, Elisabeth Gomes ([egomes@zuckergoldberg.com](mailto:egomes@zuckergoldberg.com)), at 908-233-8500 ext 108; or our firm's Managing Partner, Michael Ackerman ([mackerman@zuckergoldberg.com](mailto:mackerman@zuckergoldberg.com)), at 908-233-8500 ext 285

Please be advised if you wish to resolve a motion to vacate or certification of default that our firm has filed in a bankruptcy matter, please email your proposed resolution terms to [bkproposal@zuckergoldberg.com](mailto:bkproposal@zuckergoldberg.com)

THIS IS A CONFIDENTIAL COMMUNICATION. The information contained in this e-mail is attorney-client privileged and confidential, intended only for the use of the individual or entity named above. If the reader of this message is not the intended recipient, or the employee or agent responsible to deliver it to the intended recipient, you are hereby notified that any dissemination, distribution or copying of this communication is strictly prohibited. If you have received this communication in error, please notify us immediately by reply e-mail or by telephone (908)-233-8500. Thank you.





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**Re: Bronzino Tony' s employment Letter**

Friday, December 2, 2011 4:22 PM

**From:** "Maria Bronzino" <mariaoem411@yahoo.com>

**To:** "Douglas McDonough" <dmcdonough@zuckergoldberg.com>

---

Good Afternoon Mr. McDonough ,

As per today 12/2/11 would you be able to give me any follow up on our information.  
December 8 is next week and we had not heard any reply from your office.

I would appreciate it if you can give us an update.

Thank you,

Maria Bronzino

---

**From:** Maria Bronzino <mariaoem411@yahoo.com>

**To:** Douglas McDonough <dmcdonough@zuckergoldberg.com>

**Sent:** Tuesday, November 29, 2011 12:47 PM

**Subject:** Re: Bronzino Tony' s employment Letter

Nov. 29, 2011

Mr. McDonough

Thank you for confirming that you have receive our updated information, I sent you on 11/17/11., and 11/23/11

I also had left you a voice message at your office.

At this point do you require any additional information from us?

Thank you,

Maria Bronzino

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**From:** Douglas McDonough <dmcdonough@zuckergoldberg.com>

**To:** Maria Bronzino <mariaoem411@yahoo.com>

**Sent:** Tuesday, November 29, 2011 11:08 AM

**Subject:** RE: Bronzino Tony' s employment Letter

Ms. Bronzino:

I have received this and some prior e-mails from you.

-djm

---

**From:** Maria Bronzino [mailto:mariaoem411@yahoo.com]

**Sent:** Wednesday, November 23, 2011 12:57 PM

**To:** Douglas McDonough

**Subject:** Bronzino Tony' s employment Letter

November 23, 2011

Mr. Mcdonough ,

I have sent you several ' s emails with updated information, at your earliest convenience please let me know you receive all the information that was required.

Maria Bronzino

THIS IS A CONFIDENTIAL COMMUNICATION. The information contained in this e-mail is attorney-client privileged and confidential, intended only for the use of the individual or entity named above. If the reader of this message is not the intended recipient, or the employee or agent responsible to deliver it to the intended recipient, you are hereby notified that any dissemination, distribution or copying of this communication is strictly prohibited. If you have received this communication in error, please notify us immediately by reply e-mail or by telephone (908)-233-8500. Thank you.

---



Re: Bronzino (ZGA file # 89419)

Thursday, December 8, 2011 7:55 PM

From: "Maria Bronzino" <mariaoem411@yahoo.com>

To: "Douglas McDonough" <dmcdonough@zuckergoldberg.com>

Mr. McDonough,

Thank you for any information that you may provide to us . But when I receive your email yesterday the day before Sheriff sale that your client still needed more documents and no loan modification can be considered. I immediately call you and left a voice message on your extension, and email you. When I didn't receive a reply I d explain to my boss and ask if I can leave and go to Morris county. I went to Judge Wilson, and her clerk called your office and then they had told me it was adjourned. I didn't see your email till today, because I had left already yesterday. As far as the documents I sent them as per what you requested from your email and I sent them in one file in November,as per your first email. The only document that I did send you separate was my husband's new employment letter.

The email you sent me yesterday concerning mediation papers from October , you didn't forward to me till yesterday.

So I want to Thank you again for any information that you can provide to us I appreciate it. I explain to the clerk yesterday that when I send all the documents again , I will also hand deliver them to them so they have a copy. I would appreciate it if also if your client would require any other documents needed with enough time prior to sheriff's sale, and not the day before. Because I would think they would know what would be required.

Thank you,  
Maria Bronzino

---

From: Douglas McDonough <dmcdonough@zuckergoldberg.com>

To: Maria Bronzino <mariaoem411@yahoo.com>

Sent: Wednesday, December 7, 2011 3:32 PM

Subject: RE: Bronzino (ZGA file # 89419)

Ms. Bronzino:

Please be advised that the Sheriff Sale scheduled for tomorrow has been adjourned to January 26, 2012, per the attached letter.

As per the status of your loan mod, regrettably, I entered the picture late, so do not know what transpired before I answered the order to show cause a few months ago.

My client's records reflect what I wrote you earlier. As such, I would suggest that you start over and take the mediation completion report I provided, and go through the schedule item for item, gather all your proofs and submit them as ONE PACKAGE. There is nothing in my file that post-dates the October mediation completion report (except the letter of employment for your husband), so anything that you have submitted (say in August or September) is stale by now and has to be updated, regardless.

Gather all documents required and send them to my office, either by fax (908-654-7378 ) or preferably in PDF form attached to an e-mail to me, so that I have record of everything being received. Either way send it as one package, not piece meal.

Please use this adjournment to your advantage, while I understand how frustrating this process can be without documents, there is nothing I can do.

Thank you,

-Doug

---

**From:** Maria Bronzino [mailto:mariaoem411@yahoo.com]  
**Sent:** Wednesday, December 07, 2011 3:16 PM  
**To:** Douglas McDonough  
**Subject:** Re: Bronzino (ZGA file # 89419)

Mr. McDonough,  
as per leins the ford is for the vehicle that was modified payment.  
also when I was in the court room with Judge , the judge had her clerk fax to you the IRS payment, and we have a payment plan. and we discussed with the Judge and you that they would not release a lein till it was paid in full. You agreed with Judge and I , and you also stated you where not aware that we had a payment plan in place. I have submitted paperwork to your office and your client and court several times. The amount is incorrect I have been disputing with the credit bureaus that it is incorrect. you have the paperwork showing what the amount is. I also sent them paperwork from the IRS what the amount was. The other judgement does not belong to us. The paperwork was sent to mediation and I sent you updated copies. We have been working with mediation and your office and your client, I sent you copies and ask if anything was needed before the sheriff's sale date and you reply to me that you did not hear from your client on Monday 12/5/11, but they replied today the day before sheriff's sale. I am so lost at this point to where we have been cooperating and working with everyone.

Maria Bronzino  
**From:** Douglas McDonough <dmcndonough@zuckergoldberg.com>  
**To:** "mariaoem411@yahoo.com" <mariaoem411@yahoo.com>  
**Sent:** Wednesday, December 7, 2011 12:28 PM  
**Subject:** Bronzino (ZGA file # 89419)

Ms. Bronzino:

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I have attached a copy of that completion report, with the attachment, for your reference.

Further, the credit report pulled by my client today indicates that there are a number of judgments, including a tax lien, on the property.  
No loan modification can be considered until those lien is resolved.  
Info on the liens is:

Judgment - Filed On: 08-09 Amount: 13437  
Status: UNKNOWN  
Docket Number: DC00623009  
Plaintiff: FORD MOTOR CREDIT COMPANY LLC  
Court Name: MORRIS COUNTY SPECIAL

Federal Tax Lien - Filed On: 09-07 Amount: 90809  
Status: Filed  
Case Information: BK20924PG1063  
Docket Number: BK20924PG1063  
Court Name: MORRIS COUNTY CLERK

Judgment - Filed On: 12-10 Amount: 6537  
Status: UNKNOWN

Docket Number: DC00464010  
Plaintiff: HAWISZCAKJASON  
Court Name: MORRIS COUNTY SPECIAL

Federal Tax Lien - Filed On: 08-05 Amount: 14239  
Status: Released  
Case Information: 2005876638  
Docket Number: 2005876638  
Court Name: MORRIS COUNTY CLERK

Federal Tax Lien - Filed On: 08-05 Amount: 14238  
Status: Filed  
Case Information: BKK96PGG185  
Docket Number: BKK96PGG185  
Court Name: MORRIS COUNTY CLERK

Please advise as to the status of the liens and provide those updated documents ASAP.  
Most of the forms can be obtained from my client's web site.

As far as I know the sale remains scheduled for December 8, 2011.  
Please be guided accordingly.

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908-654-7378 (fax)

It is my goal to provide you with ultimate customer service. If I did or did not accomplish this goal, please feel free to contact the Supervisor of our Special Assets Department, Elisabeth Gomes ([egomes@zuckergoldberg.com](mailto:egomes@zuckergoldberg.com)), at 908-233-8500 ext 108; or our firm's Managing Partner, Michael Ackerman ([mackerman@zuckergoldberg.com](mailto:mackerman@zuckergoldberg.com)), at 908-233-8500 ext 285

Please be advised if you wish to resolve a motion to vacate or certification of default that our firm has filed in a bankruptcy matter, please email your proposed resolution terms to [bkproposal@zuckergoldberg.com](mailto:bkproposal@zuckergoldberg.com)

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