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October 11, 2012

**Via Regular Mail**

Honorable Margaret Mary McVeigh, P.J. Ch.  
Passaic County Courthouse, Chambers 100  
71 Hamilton Street  
Paterson, New Jersey 07505

**Re: In re application of Wells Fargo Bank, N.A.**  
**Docket No. F-9564-12**

Dear Judge McVeigh:

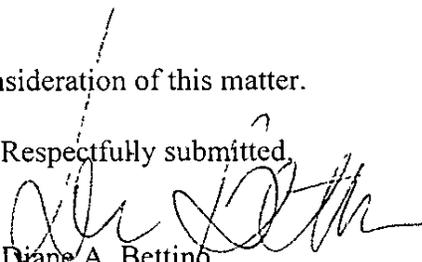
We are in receipt of the objection filed by Angel Duran and ask that it be stricken.

The Complaint for Foreclosure in the individual foreclosure action was filed on August 24, 2009. January 26, 2009. Ms. Duran did not appear or defend in the case, and Default was entered against her almost three years ago, on January 19, 2010. *See enclosed JEFIS docket.*

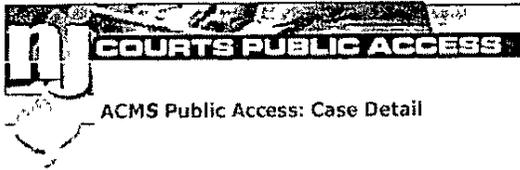
Ms. Duran now objects to the Order to Show Cause because (1) she has not received a response to a Qualified Written Request, and (2) she has questions as to the "true owner" of her loan. Even if Ms. Duran actually served a proper Qualified Written Request, that is irrelevant to this Order to Show Cause and such issues are governed by the Real Estate Settlement Procedures Act. To the extent Ms. Duran seeks to assert issues about the "true owner" of her loan, those issues may only be raised in her individual foreclosure action.

We thank the Court for its consideration of this matter.

Respectfully submitted,

  
Diane A. Bettino

cc: Superior Court Clerk's Office (Via Regular Mail)  
Angel Duran, 1143-1145 Mary Street, Elizabeth, NJ 07201 (Via Regular Mail)

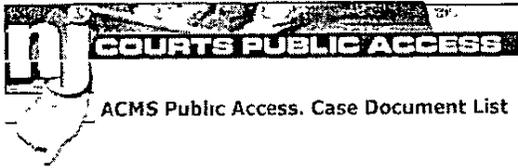


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|--|------------------|-----------------------|------------------|
| VENUE. SUP CLERK COURT GENL EQUI DOCKET # F 045076 09 CASE VENUE UNN |                  |                       |                  |
| CASE TITLE US BANK NA VS DURAN ANGEL                                 |                  |                       |                  |
| CASE FILED DATE  | 08 24 2009       | CASE TYPE             | : ORF RESIDENT F |
| CASE STATUS  | ACTIVE           | CASE INITIATION TYPE  | C COMPLAINT      |
| DISPOSITION TYPE   | .                | DATE DISPOSED         | 00 00 0000       |
| DISCOVERY DATE   | .                | ARGUMENT REQST DATE   | 00 00 0000       |
| CASE PARTY COUNT   | 005              | JUDGMENT ENTERED      | NO               |
| FIRST ANSWER DATE  |                  | ACTUAL SERVICE DATE   | .                |
| EXPECTD SERVICE DATE   |                  | CONSOLIDATION STATUS  |                  |
| CONSOLIDATION TYPE   |                  | DATE TRANSFERRED OUT: |                  |
| TRANSFER FROM VENUE  | TO               | LAST PROCEEDING DATE: |                  |
| LAST PROCEEDING TYPE   |                  | PENDING ACTION DATE   | 07 26 2010       |
| PENDING ACTION   | PG ANSWER        | DEMAND AMOUNT         | 0.00             |
| UNDISTRIBUTED AMOUNT   | 0.00             | DENOVO INDICATOR      | NO               |
| DF ATTORNEY/PRO SE   | NO DF HAS AN ATT |                       |                  |
| CMP DISPUTE RESOLUTN.  | TRIAL            | TITLE 59 INDICATOR    | NO               |
| JURY REQUEST   | NO JURY          | CASE IMPOUNDED        | : NO             |
| DATE ENTERED   | 10 01 2009       |                       |                  |

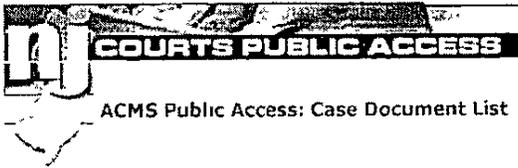
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| VENUE SUP CLERK COURT : GENL EQUIT DOCKET # F 045076 09<br>CASE TITLE US BANK NA VS DURAN ANGEL |       |      |          |                 |               |              |     |     |  |
|---|-------|------|----------|-----------------|---------------|--------------|-----|-----|--|
| SEL   | DATE  | DOC  | DOCUMENT | NON             | FILING/TARGET | ATTORNEY     | MUL | DOC |  |
|   | FILED | NUM  | TYPE     | CONF            | PARTY NAME    | NAME         | PTY | STA |  |
| <input type="checkbox"/>  | 08 24 | 2009 | 001      | COMPLAINT       | US BANK NA    | PHELAN HALLI | Y   |     |  |
| <input type="checkbox"/>  | 01 19 | 2010 | 002      | AFFDVT SRV      | MORTGAGE ELE  | ATTY REQUIRE | N   |     |  |
| <input type="checkbox"/>  | 01 19 | 2010 | 003      | AFFDVT SRV      | DURAN         | ATTY REQUIRE | N   |     |  |
| <input type="checkbox"/>  | 01 19 | 2010 | 004      | AFFDVT SRV      | DURAN MRS     | ATTY REQUIRE | N   |     |  |
| <input type="checkbox"/>  | 01 19 | 2010 | 005      | AFFID/CERT INQ  | US BANK NA    | PHELAN HALLI | N   |     |  |
| <input type="checkbox"/>  | 01 19 | 2010 | 006      | REQ DEFLT       | US BANK NA    | PHELAN HALLI | N   |     |  |
| <input type="checkbox"/>  | 07 15 | 2010 | 007      | AFF PRF AMT DUE | US BANK NA    | PHELAN HALLI | N   |     |  |
| <input type="checkbox"/>  | 07 15 | 2010 | 008      | TAXED COST FORM | US BANK NA    | PHELAN HALLI | N   |     |  |
| <input type="checkbox"/>  | 07 15 | 2010 | 009      | FINAL JUDG APPL | US BANK NA    | PHELAN HALLI | N   |     |  |
| <input type="checkbox"/>  | 07 15 | 2010 | 010      | AFFD SEARCH FEE | US BANK NA    | PHELAN HALLI | N   |     |  |

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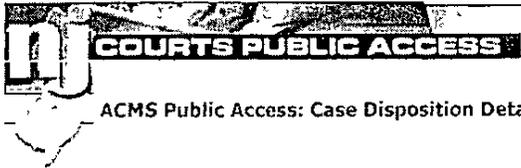


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| VENUE . SUP CLERK COURT . GENL EQUIT DOCKET # F 045076 09<br>CASE TITLE US BANK NA VS DURAN ANGEL |            |    |         |               |          |                          |               |                 |   |
|---|------------|----|---------|---------------|----------|--------------------------|---------------|-----------------|---|
| SEL   | DATE FILED |    | DOC NUM | DOCUMENT TYPE | NON CONF | FILING/TARGET PARTY NAME | ATTORNEY NAME | MUL DOC PTY STA |   |
| ⌂   | 07         | 15 | 2010    | 011           |          | PRF MAIL                 | US BANK NA    | PHELAN HALLI    | N |
| ⌂   | 07         | 15 | 2010    | 012           |          | PRF MAIL                 | US BANK NA    | PHELAN HALLI    | N |
| ⌂   | 07         | 15 | 2010    | 013           |          | AFFDVT SRV               | DURAN         | ATTY REQUIRE    | N |
| ⌂   | 07         | 15 | 2010    | 014           |          | CERTIFICTN               | US BANK NA    | PHELAN HALLI    | N |
| ⌂   | 07         | 15 | 2010    | 015           |          | AFFDVT NMS               | US BANK NA    | PHELAN HALLI    | N |
| ⌂   | 12         | 10 | 2010    | 016           |          | JDG PKG RETURN           | US BANK NA    | PHELAN HALLI    | N |

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|--|---------------------------------|--------------|-------|----------|-------------|--------|---------|
| VENUE                                  | SUP CLERK                       | COURT . GENL | EQUIT | DOCKET # | F           | 045076 | 09      |
| CASE TITLE : US BANK NA VS DURAN ANGEL |                                 |              |       |          |             |        |         |
| SE DISP                                | DISP DATE. 00 00                |              |       | 0000     | CASE STATUS | ACTIVE |         |
| PTY                                    | PARTY NAME                      |              |       | PTY      | PTY         | DISP   |         |
| NO                                     |                                 |              |       | TYPE     | STATUS      | DATE   |         |
| 001                                    | US BANK NA                      |              |       | PF       | ACTIVE      |        |         |
| 002                                    | DURAN ANGEL                     |              |       | DF       | DEFAULTED   | 01     | 19 2010 |
| 003                                    | BLK 12 LOT 956                  |              |       | OR       | ACTIVE      |        |         |
| 004                                    | DURAN MRS ANGEL                 |              |       | DF       | DEFAULTED   | 01     | 19 2010 |
| 005                                    | MORTGAGE ELECTRONIC REG SYS I N |              |       | DF       | DEFAULTED   | 01     | 19 2010 |

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