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* ADMITTED NY/NJ

October 16, 2012

VIA FEDERAL EXPRESS

Honorable Margaret M. McVeigh, P.J. Ch.
Passaic County Superior Court of New Jersey
77 Hamilton Street
Paterson, New Jersey 07501

**Re: In Re Application by Wells Fargo Bank, N.A. to Issue Corrected
Notice of Intent to Foreclose on Behalf of Identified Foreclosure
Plaintiffs in Uncontested Cases
Order to Show Cause Docket No. F-009564-12
Docket No: F-39766-08 (Passaic County)**

Dear Judge McVeigh:

This firm is counsel to Defendant Lucila Chavez ("Defendant") in the above captioned matter. Please find enclosed objection to Wells Fargo Bank N.A. Order to Show Cause and Objection to the Proposed Corrective Notice of Intent to Foreclose, which is being filed with JEFIS.

Should you have any questions, please do not hesitate to contact our office. Thank you your attention to this matter.

Very truly yours,
JOSEPH A. CHANG & ASSOCIATES, LLC

/s/ Joseph A. Chang
Joseph A. Chang

JAC/em

cc: Mark Melodia, Esq. (Via Federal Express, with enclosures)

Joseph A. Chang & Associates, L.L.C.
951 Madison Avenue
Paterson, New Jersey 07501
973-925-2525
Counsel for Defendant Lucila Chavez

<p>US BANK, NATIONAL ASSOCIATION, AS TRUSTEE FOR SABR 2006-WMI</p> <p>Plaintiff,</p> <p>v.</p> <p>LUCILA CHAVEZ, MR. CHAVEZ, husband of Lucila Chavez, MORTGAGE ELECTRONIC REGISTRATION SYSTEM, INC. as nominee for WMC Mortgage Corp, its successors and assigns,</p> <p>Defendants,</p>	<p>SUPERIOR COURT OF NEW JERSEY CHANCERY DIVISION: PASSAIC COUNTY</p> <p>Docket No. F-39766-08</p> <p><u>Civil Action</u></p> <p>CERTIFICATION OF FILING AND SERVICE</p>
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I, Elizabeth Marriott, am a paralegal at the law firm of Joseph A. Chang & Associates, L.L.C., counsel for Defendant Lucila Chavez (“Defendant”). I hereby certify that on October 16, 2012, the original of the within Objection to the Proposed Corrective Notice of Intent to Foreclose caused to be filed with the Clerk, Superior Court of New Jersey, via JEFIS E-Filing.

I further certify that on October 16, 2012, a copy the within Objection was served upon:

Mark Melodia, Esq.
ReedSmith LLP
Princeton Forrestal Village
136 Main Street - Suite 250
Princeton, New Jersey 08540-7839
Counsel for Wells Fargo Bank N.A.

And

Honorable Margaret M. McVeigh, P.J.Ch.,
Passaic County Superior Court
77 Hamilton Street
Paterson, New Jersey 07501

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.

JOSEPH A. CHANG & ASSOCIATES, LLC

October 16, 2012

/s/ Elizabeth Marriott
Elizabeth Marriott

Joseph A. Chang & Associates, L.L.C.
 951 Madison Avenue
 Paterson, New Jersey 07501
 973-925-2525
 Counsel for Defendant, Lucila Chavez

<p>US BANK, NATIONAL ASSOCIATION, AS TRUSTEE FOR SABR 2006-WM1,</p> <p style="text-align: center;">Plaintiff,</p> <p>v.</p> <p>Lucila Chavez; Mr. Chavez, husband of Lucila Chavez; Mortgage Electronic Registration Systems, Inc. as nominee for WMC Mortgage Corp, its successors and assigns,</p> <p style="text-align: center;">Defendant,</p>	<p>SUPERIOR COURT OF NEW JERSEY CHANCERY DIVISION: PASSAIC COUNTY</p> <p>Docket No. F-39766-08</p> <p style="text-align: center;"><u>Civil Action</u></p> <p style="text-align: center;">OBJECTION TO PROPOSED CORRECTIVE NOTICE OF INTENT TO FORECLOSE</p>
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Lucila Chavez, defendant, objects to America's Servicing Company's proposed corrective Notice of Intent to Foreclose for the following reasons:

Objection: Amount Due

Defendant objects to the stated amount due. Plaintiff has not provided proof of or a breakdown of the amounts asserted, including the monthly amount used to calculate the payment total and what the miscellaneous fees charged are for. Defendant believes that the amounts asserted are improperly calculated and do not represent the actual amount owed. Without the itemized breakdown, however, Defendant is not able to properly verify Plaintiff's calculations. Defendant also does not believe that the default date is calculated properly.

Objection: Americas Servicing Company has not provided reliable contact information for questions and concerns.

ASC has not provided actual contact information in the correspondence section. They have provided a phone number and mailing address for Randy Bockenstedt that is inaccurate and does not provide a line of communication to the identified party. Different parties answer the phone on behalf of ASC, but none are able to provide a line of communication to Randy Bockenstedt. The parties who answered were not aware who Randy Bockenstedt was or why somebody would be asking to communicate with him. The contact information is insufficient to satisfy the statutory requirement.

Objection: The language of the proposed Notice of Intent to Foreclose is misleading.

The mortgagor identified in the Notice of Intent is a defendant in active foreclosure litigation with the debt accelerated as due in full. However, the proposed corrective Notice of Intent to Foreclose indicates that the mortgagor is in a pre-foreclosure status, that the debt may be accelerated, and that the servicer will start a mortgage foreclosure action upon failure to forward the amount indicated. It later says "even if America's Servicing Co. starts a mortgage foreclosure action against you..." which again

indicates that such an action has not already been commenced. The notice is not tailored to the situation at hand and is written in a manner that is confusing to the mortgagor. This form does not clearly indicate the nature and status of the debt and litigation as to the parties it is meant to effect. However, if ASC is indicating that they would like to withdraw their complaint, discontinue the foreclosure action against Defendant and refile at a later date, Defendant will withdraw this objection.

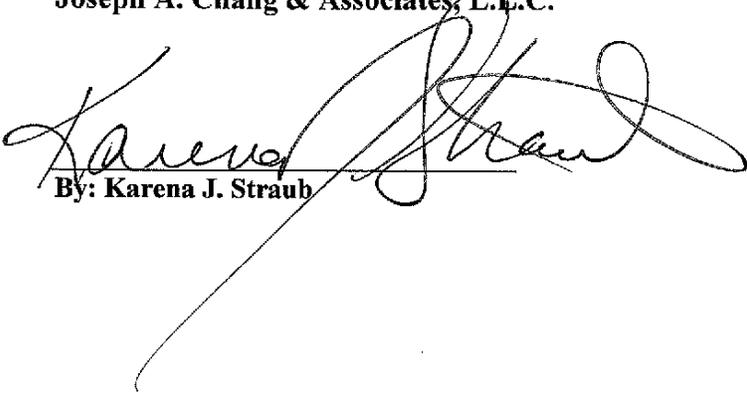
Objection: It is unclear what party has the authority to negotiate and/or settle the delinquency.

The Notice of Intent to Foreclose indicates that questions should be directed to a representative of America's Servicing Company. The identified lender, however, is U.S. Bank, N.A., as Trustee for SABR 2006-WM13. There is no indication that ASC has the authority to negotiate or settle the debt on behalf of the lender. The information is misleading as to which party has the proper authority to handle the matter.

For the reasons stated above, it is respectfully requested that America's Servicing Company's proposed corrective Notice of Intent be rejected in its entirety.

Joseph A. Chang & Associates, L.L.C.

DATED: October 12, 2012


By: Karena J. Straub