

Oct 16th, 2012

Superior Court clerk's Office, Foreclosure Processing Services F-009564-12
Attention: Objection to Notice of Intention to Foreclose
P.O. Box 971
Trenton, New Jersey 08625

RECEIVED
OCT 22 2012
SUPERIOR COURT
CLERK'S OFFICE

I'm filing this objection to this Order for several reasons.

1- This documentation by Wells Fargo has now been amended on September 17th, 2012 updating and dismissing the fact that neither America's Servicing Co. nor U.S. Bank, is in fact my lender nor have they ever been my lender. Earlier this year 2012, After having asked ASC at least 6 letters requesting them to send me the Note. This was their opportunity to prove they owned the Note, but instead they chose to dodge me at every turn.
(Pls. see attachment).

I knew this couldn't B as I stated in the previous letter since 2 other companies, **Option One** with loan (#0022353445) dated (09-2006) closed (02-2007) and also **BNC (#NWJ012774)** claims to have done the same thing at the exact same time. (09-2006) closed (02-2007) ASC- would actually B the 3rd company to do this all at the same time. (09-2006) closed (01-2007) REALLY!!!! This is completely impossible unless they were doing something illegal. I received letters instead that states they are not in the of sending out original documents and they were not in possession of it, hummm, I already knew, (**See attached**) I've been asking for the corrected documents for years and this fell on deaf ears until now. As stated earlier, and now I get more documents from Wells Fargo with a newly corrected date of **Sept. 2012.?**

2- In the court filing on August 14th, 2012. Pursuant to the case File No. #3-14982. Securities Act Of 1933 Release No. 9349 and i.e., This in itself proves that Wells Fargo went about business as usual with no regard for the home owners. (Noted on page 5, number 17 and also the entire page 6 clearly shows provides proof of neglect by this filing from Commission. **Wells Fargo ordered to pay \$6.5 millions.**

3- CASE NO. NO.1:07CV2282, 07CV253, 07CV2560, 07CV2602, 07CV2631, 07CV2638, 07CV2681, 07CV2695, , 07CV2920, 07CV2930, 07CV2949, 07CV2950, 07CV3000, 07CV3029
J U D G E C H R I S T O P H E R A B O Y K O))))
O P I N I O N A N D O R D E R))
CHRISTOPHER A. BOYKO, J :On October 10, 2010 this Court issued an Order requiring Plaintiff-Lenders in a number of pending foreclosure cases to file a copy of the executed Assignment demonstrating Plaintiff was the holder and owner of the Note and Mortgage *as of the date the Complaint was filed*, or the Court would enter a dismissal. After considering the 10/31/2007 the submissions, along with all the documents filed of record, the Court dismisses the captioned cases without prejudice.

The Court has reached today's determination after a thorough review of all the relevant law and the briefs and arguments recently presented by the parties, including oral In cases where the Trust failed to get a valid Assignment, the problem is complicated by the bankruptcy of the major loan originators, including American Home Mortgage, Option One Mortgage, and Countrywide Home Loans.

When these big mortgage companies filed for bankruptcy, they did not disclose the mortgages already sold to the trusts as assets. because the transfers occurred months and years prior to the bankruptcy filing. Years later, when the Assignments were required for foreclosures, a bankruptcy court's permission was needed to Assign billions of dollars in mortgages.

4- In a court filing on October 8th, 2012. The U.S. Dept. of Justice, NY -vs- Wells Fargo, Assigned to Judge Jesse M. Furman for A decade of misconduct, under the Federal False Claims Act - false certifications, mortgage lies in Manhattan Federal District Court.

5- I have been contacted by both and responded to, 1- Independent Review Administration, which is now looking into my case, as well as, 2- the U.S. Dept of Justice whom is now suing Wells Fargo for Racial discrimination - African-American and Hispanic borrowers were allegedly steered into high-cost, subprime mortgages. (pls. see attached).

I now have restored confidence in the Justice system in our country regarding all that has happened, and thank you for the opportunity to respond.

Sincerely,

A handwritten signature in black ink that reads "Ecco S. Debnam". The signature is written in a cursive style with a horizontal line underlining the first name.

Mrs. Ecco Debnam
45 Ella Street
Bloomfield, NJ 07003

cc: Mark Melodia Reed Smith LLP, Judge McVeigh Superior Court



PO Box 10328
Des Moines, IA 50306-0328

June 05, 2012

Ecco Savoy Debnam
45 Ella St
Bloomfield, NJ 07003

Dear Ecco Savoy Debnam:

RE: Loan Number 106-1100232071

Thank you for contacting America's Servicing Company (ASC) regarding your mortgage loan. I have reviewed your correspondence dated May 16, 2012 and would like to provide you with the details of my research.

Our records indicate the loan referenced above was originated on September 22, 2006. Please refer to the loan documents that you executed and received a copy of during the closing of this loan. We have enclosed copies of your Note and Mortgage for your reference. These documents validate the above mentioned loan.

You will notice that we are not providing you with the original Note. Please be advised that ASC does not disburse original documents. However, ASC does have a valid loan and lien on this property.

ASC acquired the servicing of your loan on January 01, 2007.

I can confirm that it is our practice to continue working with our borrowers who wish to explore workout options until the date a foreclosure sale is held. We may at times be able to request to postpone the date of the foreclosure sale as a result of these negotiations, but a viable offer must be approved to allow the suspension or postponement of the foreclosure action.

ASC requires that all changes or review of alternative options be discussed over the telephone with a Collections specialist who has the specialized training and authority to change or establish new repayment arrangements. Due to the time sensitive nature of these arrangements, it is imperative for you to continue working with the specialists in our Collections Department to determine what options are available to assist you in bringing your loan current and prevent your loan from going further into default.

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 as this company has a security interest in the property and will only exercise its rights against the property.

WC403/5bg

Rec. from a 6/4/2012 Roxanne Greenwalt

Gotcha

May 16th, 2012

American Servicing Company
Attn. Christina Coury, Home Preservation Specialist
P.O. Box 10388
Des Moines, IA 50306-0388

Dear Christina Coury, Home Preservation Specialist,

I have reviewed my records and believe that you are in error that I owe you any monies.
Please **Produce The Note** indicating I owe you any monies.

Please respond to my request via mail no later than June 15th, 2012.

Thank you in advance for your expeditious response.

Mrs. Ecco Debnam
45 Ella Street
Bloomfield, NJ 07003

**RETURNED FEDERAL EXPRESS
TRACKING #515065546168**

June 10th, 2012

American Servicing Company
Attn: Christina Coury, Home Preservation Specialist
P.O. Box 10388
Des Moines, IA 50306-0388

3rd Notice

Dear Christina Coury, Home Preservation Specialist,

As per my letter dated May 16th, 2012 (Certified receipt #70103090000063041224)

Received by you on May 24th, 2012.

You sent me loan modification papers in error of the requested documentation to produce the Note!

There seems to be an error regarding my request of you to producing the Note indicating I owe you any monies. Please find attached copy of the certified receipts.

Again I'm requesting you to Please **Produce The Note** indicating I owe you any monies

Please respond to my request via mail no later than June 15th, 2012.

Thank you in advance for your expeditious response.

Mrs. Ecco Debnam
45 Ella Street
Bloomfield, NJ 07003

**RETURNED FEDERAL EXPRESS
TRACKING #515065546168**

June 12th, 2012

American Servicing Company
Attn: Christina Coury, Home Preservation Specialist
P.O. Box 10388
Des Moines, IA 50306-0388

4th Notice

Dear Christina Coury, Home Preservation Specialist,

As per my letter dated May 16th, 2012. (Certified receipt #70103090000063041224)

Received by you on May 24th, 2012.

Also my letter dated June 10th, 2012. (Federal Express receipt #515065546168)

Received by you on June 12th, 2012

Now you not only sent me loan modification papers in error of the requested documentation to produce the Note!

But, You had a Roxanne Greenawalt, send me incorrect documents stating that she doesn't have or even know where the NOTE is either?

Again I'm requesting you to Please **Produce The Note** indicating I owe you any monies.

Please find attached copy of the 3rd certified receipts.

Please respond to my request via mail no later than June 20th, 2012.

Thank you in advance for your expeditious response.

Mrs. Ecco Debnam
45 Ella Street
Bloomfield, NJ 07003

RETURNED USPS

July 2nd, 2012

American Servicing Company
Attn: Christina Coury,) Rox Greenwalt,
Stacy Crickman, Ruby Locke
P.O. Box 10388
Des Moines, IA 50306-0388

6th Notice

Dear (1st) Christina Coury, Home Preservation Specialist, (2nd) Rox Greenwalt, (3rd) Stacy Crickman, (4th) Ruby Locke? The 1st 3 letter sent to you were never even answered, until I began to send them via certified mail you chose to ignore them but no longer, now what I get instead is excuses.

Letter dated May 16th, 2012. (Certified receipt #70103090000063041224) No Note returned (3rd)

Letter dated June 10th, 2012. (Federal Express receipt #515065546168) No Note returned (4th)

Letter dated June 12th, 2012 (Certified receipt #70103090000063039436) No Note returned (5th)

6TH NOTICE>>>> JULY 2ND, 2012

I've turned over these letters to both the court and my also attorney, both have confirmed that you are only stalling. Where is the proof that I owe you anything?

Please stop stalling I need for you to Again, I'm requesting you to Christina, or Rox, or Ruby, or Stacy and any other person that answers this to do 1 thing!

****Please Produce The Note indicating I owe you any monies.**

Please find attached copy of the 5th certified receipt above dated June 12th 2012.

Please respond to my request via mail no later than **July 15th, 2012.**

Thank you in advance for your expeditious response.

Mrs. Ecco Debnam
45 Ella Street
Bloomfield, NJ 07003



JON S. CORZINE
Governor

New Jersey Office of the Attorney General

Division of Consumer Affairs
Consumer Service & Intake Center
124 Halsey Street, 3rd Floor, Newark, NJ 07102



STUART RABNER
Attorney General

STEPHEN B. NOLAN
Acting Director

February 27, 2007

Mrs Ecco Debnam
45 Ella St
Bloomfield, NJ 07003

Re: American Servicing Company
File No: 07-04786

Mailing Address:
P O Box 45025
Newark, NJ 07101
(973) 504-6200

Dear Sir/Madam:

Thank you for the copy of your complaint letter against American Servicing Company. It is noted you have addressed your complaint to the office having jurisdictional authority over this subject matter, and if any action can be taken on your behalf that office will advise you.

It does not appear to require intervention by the Office of Consumer Protection at this time, but we will retain the copy for our files.

Sincerely,

Patricia D. Pate
Supervisor
Consumer Service Center

PP/aro
CSC3



Return Mail Operations
PO Box 10388
Des Moines, IA 50306-0388

This is NOT my loan number?
The # is 1100232071
my number is

August 3, 2006

← NOT with them?

RE: New Loan Number: 1134023127
Old Loan Number: 1006685660

Michael Debnam
Ecco Debnam
45 Ella Street
Bloomfield NJ 07003

000362

CORRECTED

Dear Valued Customer:

America's Servicing Company (ASC) is excited to let you know that the servicing of your loan will transfer to America's Servicing Company effective August 1, 2006. While the transfer of mortgage servicing is a common industry practice, we understand it can present questions for customers. Rest assured, this does not effect any terms or conditions of your mortgage, other than those provisions related to the servicing of your mortgage. Please refer to the Notice of Assignment printed on the reverse side of this letter for the Real Estate Settlement Procedures Act (RESPA) information.

ASC will appear on your monthly statements and other communication related to your mortgage loan. Beginning August 1, 2006, ASC will be responsible for processing your loan payments. Your previous servicer will apply payments to your loan if received prior to August 1, 2006 or forward to ASC if received after that date.

Attached to this letter is a temporary coupon from ASC. If a payment has already been made to ASC, please disregard the attached coupon. A billing statement will soon be sent to you, which will reflect that payment and provide you with a coupon for your next payment. Thereafter, a billing statement will be sent to you each month after your payment is received. If you include additional funds, please explain how you wish to have the additional funds applied.

All payments and correspondence regarding your loan should be addressed as indicated below:	
PAYMENT:	CORRESPONDENCE:
America's Servicing Company	America's Servicing Company
PO Box 37297	P.O. Box 10328
Baltimore MD 21297-3297	Des Moines, IA 50306-0328

Please include your old loan number, or America's Servicing Company loan number on all inquiries. When you send in a check to make your payment, ASC may clear the check electronically. Receipt of your check at the address listed on your payment coupon will authorize us to process your payment as an electronic debit to the checking account on which the check was written. If your mortgage check does not clear and is returned, we may withdraw funds from your account electronically. Normally, if this occurs your check will not be returned to you with your bank statement but you can obtain a copy by other means.

If your mortgage payments were drafted from an account this service was discontinued. This may be a good time to consider the convenience of our Automatic Mortgage Payment (AMP) program and begin deducting your mortgage payment from your checking or savings account. If interested please read the terms and conditions included in this letter and select the enrollment option that best fits your needs.

If you currently have credit life or other optional insurance, it will not transfer to America's Servicing Company.

No later than January 31st of next year, America's Servicing Company will provide you with a statement reflecting the amount of mortgage interest paid by you to America's Servicing Company.

ASC is committed to ensuring a smooth servicing transfer for you and providing you with quality service going forward. If you have any questions regarding this transfer, please call ASC Customer Service at 866-567-8439 Monday through Friday 8:00 a.m. to 6:00 p.m. If you have any questions relating to your loan activity prior to the transfer of servicing, please call your previous servicer, below.

Previous Servicer: New Century
Toll Free Phone Number: 800-561-4567
Hours of Operation: 6:30 a.m. to 6:00 p.m. PST, Mon-Fri

Sincerely,

Leesa Whitt-Potter

Leesa Whitt-Potter
Vice President, Customer Operations

WF80387/MM



Facsimile Cover Sheet

To: Mr. David K. Williams, Investigator 2
Company: State of New Jersey
 Department of Banking and Insurance
 Division of Banking

Phone: 609.984.2777 ext. 50229

Fax: 609.292.5461

From: Paula Chastain

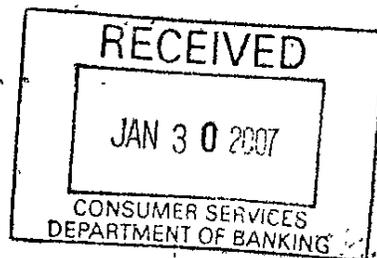
Company: Option One Mortgage Corporation

Phone: (949) 790-3600 ext. 30065

Fax: (949) 790-3911

Date: 1/30/2007

Pages: 2
(including this cover page)



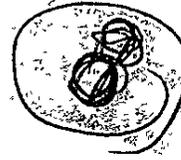
- CONFIDENTIAL INFORMATION -

The information contained in this facsimile message is intended for the use of the individual or entity to which it is addressed and may contain information that is privileged and/or confidential. If the reader of this message is not the intended recipient, or the employee or agent responsible to deliver the message 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 telephone and return the original message to us at the above address via the U S Postal Service. Thank you

OPTION ONE
M O R T G A G E

One gets it done.

www.optiononemortgage.com



January 30, 2007

VIA FACSIMILE ONLY (609) 292-5461

State of New Jersey
Department of Banking and Insurance
Division of Banking
Attn: Mr. David K. Williams, Investigator 2
P.O. Box 040
Trenton, NJ 08625-0040

*How could they have
sold this in less than
1 month?*

Re: Docket No.: 07-0024
Option One Loan No.: 0022353445
Borrower(s): Michael & Ecco Debnam
Secured Property: 45 Ella Street, Bloomfield, NJ 07003

Dear Mr. Williams:

This is to acknowledge receipt by Option One Mortgage Corporation ("Option One") of the above-referenced complaint you forwarded to us in a letter dated January 17, 2007. The Legal Department of Option One received your correspondence on January 26, 2007, and is in the process of preparing a response, which will be forwarded to you shortly.

We appreciate your patience while we thoroughly review the file to address each of the concerns or inquiries.

Yours very truly,

Paula Chastain
Legal Correspondence Analyst
Option One Mortgage Corporation
6501 Irvine Center Drive
Mail Stop: DC-LGL
Irvine, CA 92618



PO Box 1225
Charlotte, NC 28201-1225

September 25, 2006

003793/106NJdem

Ecco Debnam
45 Ella St.
Bloomfield NJ 07003

RE: America's Servicing Company Loan Number 1134023127
Mortgagor(s): Michael Debnam
Ecco Debnam
Mortgaged Premises: 45 Ella St.
Bloomfield, NJ 07003

Still paying New Century (see attached)

Not even my acct number

NOTICE OF INTENTION TO FORECLOSE

Dear Borrower(s):

America's Servicing Company, holds a Conventional mortgage (hereafter, "the Mortgage") in the original principal amount of \$225,000 on the residential property commonly known as 45 Ella St., Bloomfield, NJ (hereafter, "the Property"), which Mortgage was made on March 22, 2006. *FRAUD*

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 October 25, 2006 is as follows:

2 Payments @	1,606.82	Totaling	\$	3,213.64
Total Accrued Unpaid Late Charges			\$	0.00
(Monthly Late Charge	\$ 80.34)			
<hr/>				
Suspense Balance			\$	0.00
Miscellaneous Fees			\$	0.00
Total Delinquency as of September 25, 2006			\$	3,213.64
Payments due within the next 30 days	Totaling		\$	1,606.82
Total due to cure default and bring loan current as of October 25, 2006				\$4,820.46

Your Pre-Foreclosure Action Right to cure this Default

You have the right to cure this default within thirty (30) days of the date of this letter, in other words, by October 25, 2006, by paying America's Servicing Company the above amount, plus any additional monthly payments and late charges which may fall due during this period. Such payment must be made by cashier's check, money order or certified check so that the payment is received at the following address on or before October 25, 2006.

America's Servicing Company
P.O. Box 37297, Baltimore, MD 21297-3297

Spoke to → 10/26/06 Tisha/Rico (LJ)

closed 9/26/06 ??

Please see following page.



[Log Ou](#)

MyLoan.NewCentury.com

Online Billpay

[Start Payment Process](#)

[Transaction History](#)

[Terms & Conditions](#)

MICHAEL DEBNAM

Bill Payme

Acct #: 1006685660

Payment: \$ 1606.82

Note the date!

PAID FROM YOUR:

Checking Account:



Payment Date: 5/8/2006

Processing Date: 5/8/2006

Confirmation Number: 1344665



Please print and retain a copy of this receipt for your records.

An additional copy of this receipt has been emailed to:

realgreeneyes@hotmail.com

*Paid only 3 months before it
Changed, see on six page?*



Also Used LoanCity.com
W0176281

This was forwarded from National City Mtg

FINAL LOAN DOCUMENTS

Loan #: 1006685660

Property: 45 ELLA STREET
BLOOMFIELD, NJ 07003

Borrower(s): MICHAEL DEBNAM
ECCO DEBNAM

Suspended Final Order - Discontinue
4-26-02

Lender LoanCity.com - Processed anyway July 22, 2004

REMEMBER TO:
CHECK DOCUMENTS
ATTACH LEGAL DESCRIPTION TO
RECORDABLE DOCUMENTS, AS REQUIRED

(C) "MERS" is Mortgage Electronic Registration Systems, Inc. MERS is a separate corporation that is acting solely as a nominee for Lender and Lender's successors and assigns. MERS is the mortgagee under this Security Instrument. MERS is organized and existing under the laws of Delaware, and has an address and telephone number of P.O. Box 2026, Flint, MI 48501-2026, tel. (888) 679-MERS.

(D) "Lender" is LoanCity.com, a California Corporation

← find under people

Lender is a California corporation organized and existing under the laws of California. Lender's address is 5671 Santa Teresa Boulevard, Suite 100, San Jose, CA 95123

(E) "Note" means the promissory note signed by Borrower and dated July 22, 2004. The Note states that Borrower owes Lender one hundred sixty three thousand and no/100ths Dollars (U.S. \$ 163,000.00) plus interest. Borrower has promised to pay this debt in regular Periodic Payments and to pay the debt in full not later than August 1, 2034

(F) "Property" means the property that is described below under the heading "Transfer of Rights in the Property."

(G) "Loan" means the debt evidenced by the Note, plus interest, any prepayment charges and late charges due under the Note, and all sums due under this Security Instrument, plus interest

(H) "Riders" means all Riders to this Security Instrument that are executed by Borrower. The following Riders are to be executed by Borrower [check box as applicable]:

- Adjustable Rate Rider
- Balloon Rider
- 1-4 Family Rider
- Other(s) [specify]
- Condominium Rider
- Planned Unit Development Rider
- Revocable Trust Rider
- Second Home Rider
- Biweekly Payment Rider

(I) "Applicable Law" means all controlling applicable federal, state and local statutes, regulations, ordinances and administrative rules and orders (that have the effect of law) as well as all applicable final, non-appealable judicial opinions.

(J) "Community Association Dues, Fees, and Assessments" means all dues, fees, assessments and other charges that are imposed on Borrower or the Property by a condominium association, homeowners association or similar organization.

(K) "Electronic Funds Transfer" means any transfer of funds, other than a transaction originated by check, draft or similar paper instrument, which is initiated through an electronic terminal, telephonic instrument, computer, or magnetic tape so as to order, instruct, or authorize a financial institution to debit or credit an account. Such term includes, but is not limited to, point-of-sale transfers, automated teller machine transactions, transfers initiated by telephone, wire transfers, and automated clearinghouse transfers.

(L) "Escrow Items" means those items that are described in Section 3.

← Both National City mtg & New Century used this made up Acct.

Loan No. W01762081



3562765



Clear Advantage Title Inc.
2052 Highway 35, Suite 102
Wall, NJ 07719

After recording please return to:

[Company Name]

[Name of Natural Person]

5671 Santa Teresa Boulevard, Suite 100

[Street Address]

San Jose, CA 95123

[City, State Zip Code]

Already Suspended
4 years Final Order
4-26-02

PAID

MAR 27 2006

CANCELLED

Prepared by:

[Signature of Natural Person]

WILLOW HESKE

[Name of Natural Person]

[Street Address]

[City, State Zip Code]

Allowed

Deleted on the 10-K form
Proof it was sold as securitization
Mistaken then hidden & pooled.

→ National City # 3562765

[Space Above This Line For Recording Data]

MORTGAGE

SCANNED

See attached!

MIN 100058310000223422

DEFINITIONS

Words used in multiple sections of this document are defined below and other words are defined in Sections 3, 11, 13, 18, 20 and 21. Certain rules regarding the usage of words used in this document are also provided in Section 16

(A) "Security Instrument" means this document, which is dated July 22, 2004 together with all Riders to this document.

(B) "Borrower" is MICHAEL DEBNAM, a married man

Both used the made up number

FRAUD

Loan No: W01762081
New Jersey Mortgage-Single Family-Fannie Mac/Freddie Mac
-THE COMPLIANCE SOURCE, INC.
www.compliancesource.com

New Century

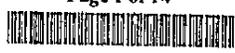
National City mty for LoanCity.com
Borrower is the mortgagor under this Security Instrument

UNIFORM INSTRUMENT
Page 1 of 14

MERS Modified Form 3031 01/01

14301NJ 08/00

©2000 The Compliance Source Inc



Closing Instructions

RETURN LOAN DOCUMENTS TO:

New Century Mortgage Corporation

4349 Easton Way, Ste 110

Columbus, OH 43219

800-344-4961

Account Manager Name: Debra Friley

Escrow: SECURITY NATIONAL

8000 S CHESTER STREET SUITE 5000

Englewood, CO 80112

(888)627-4652

Escrow Officer: CLOSER

Escrow Number: 71-00766127

Borrower: MICHAEL DEBNAM & ECCO DEBNAM

Vesting: MICHAEL DEBNAM and ECCO DEBNAM

Loan Number: 1006685660

Transaction Name: DEBNAM

Document Date: 03/17/2006

Funder Name:

Title:

SECURITY NATIONAL

8000 S CHESTER STREET SUITE 5000

Englewood, CO 80112

(888)627-4652

Title Officer:

CLOSER

Title Number:

71-00766127

Property Address:

45 ELLA STREET, BLOOMFIELD, NJ 07003

First Payment Date: 05/01/2006

Last Payment Date: 04/01/2036

Loan Term: 360 Interest Rate: 8.250

County: Essex

Principal and Interest Payment \$ 1,606.82

Loan Document Expiration Date: 04/11/2006

Loan Approval Expiration Date: 03/24/2006

We enclose the documents indicated below. Please return all documents and copies as indicated complete with the Borrower's signature(s) and acknowledgment as indicated. DELIVER ONE COPY OF THE PROMISSORY NOTE, SECURITY INSTRUMENT, RIDERS, DISCLOSURES AND OTHER SPECIFIED DOCUMENTS TO THE BORROWER(S) AFTER FORMS ARE COMPLETED AND SIGNED BY BORROWER(S). THE TOTAL CONSIDERATION IN THIS TRANSACTION, EXCEPT FOR OUR LOAN FUNDS, AND APPROVED SECONDARY FINANCING, IF ANY, MUST PASS THROUGH YOUR ESCROW IN THE FORM OF CASH. DO NOT RECORD OUR SECURITY INSTRUMENT IF YOU HAVE KNOWLEDGE OF A CONCURRENT OR SUBSEQUENT ESCROW THAT WILL TRANSFER SUBJECT PROPERTY UPON COMPLETION OF THIS TRANSACTION.

Do not make any amendments, erasures, strikeouts, white outs or alterations to the documents without Lender's prior approval.

- NOTE: Original and Certify 3 copies
- SECURITY INSTRUMENT: Conform and Certify 2 copies
- RIDER(S) to NOTE and SECURITY INSTRUMENT: Conform and Certify 2 copies
- ADDENDUM to NOTE and SECURITY INSTRUMENT: Conform and Certify 2 copies
- LENDER'S INSTRUCTIONS: Signed by Borrower and Closing Officer/Agent
- ADDENDUM TO LENDER'S INSTRUCTIONS: Signed by Closing Officer/Agent
- DISCLOSURES (Reg. Z, Good faith/Itemization, Fair Lending, Servicing Transfer)

*Filed
Box Keyper
April 2007*

*SEC Charges
Officers D. Subprime
Lenders N.C. with hand*

New Century Mtg

Settlement
3/17/2006

Funded
3/22/2006



See Below

A. U.S. DEPARTMENT OF HOUSING AND URBAN DEVELOPMENT
SETTLEMENT STATEMENT

Security Title Guaranty Co.
8000 South Chester Street
Suite 500
Centennial, CO 80112
FINAL

B. TYPE OF LOAN

OMB No. 2502-0265

- 1. FHA
- 2. FMHA
- 3. CONV. UNINS
- 4. VA
- 5. CONV. INS.

6. ESCROW FILE NUMBER:
S0119708-060 KWK

7. LOAN NUMBER:
1006685660

8. MORTGAGE INSURANCE CASE NUMBER.

C NOTE: This form is furnished to give you a statement of actual settlement costs. Amounts paid to and by the settlement agent are shown. Items marked "(P.O.C.)" were paid outside the closing; they are shown here for informational purposes and are not included in the totals.

D NAME OF BORROWER: Michael Debnam and Ecco Debnam

ADDRESS OF BORROWER: 45 Ella Street
Bloomfield, NJ 07003

E NAME OF SELLER:

ADDRESS OF SELLER:

F NAME OF LENDER: New Century Mortgage
ADDRESS OF LENDER: 4349 Easton Way, Suite 110
Columbus, OH 43219

G PROPERTY LOCATION: 45 Ella Street
Bloomfield, NJ 07003
Essex

H SETTLEMENT AGENT: Security Title Guaranty Co.
PLACE OF SETTLEMENT: 8000 South Chester Street, Suite 500, Centennial, CO 80112

I SETTLEMENT DATE: 03/17/2006 PRORATION DATE: FUNDING DATE: 03/22/2006

J. SUMMARY OF BORROWER'S TRANSACTION		K. SUMMARY OF SELLER'S TRANSACTION	
100. Gross Amount Due From Borrower		400. Gross Amount Due To Seller	
101. Contract Sales Price		401. Contract Sales Price	
102. Personal Property		402. Personal Property	
103. Settlement charges to Borrower (line 1400)	15,020.06	403.	
104. Payoff to National City Bank	163,185.93	404.	
105.		405.	

Rec. City Clerks office
Feb. 13, 2007

SEE DISCHARGE
RECORDER 11-22-06
BOOK 2002 PAGE 194

Return To:
New Century Mortgage
Corporation
18400 Von Karman, Ste 1000
Irvine, CA 92612

Prepared By:
New Century Mortgage
Corporation
18400 Von Karman, Ste 1000
Irvine, CA 92612

NOV 22 2006
ASSG'T. REC'D.
BK 2002 - PAGE 171
Carole A. Graves
Register

MB 6082185

Lenders First Choice
3850 Royal Ave
Bart Valley, Ca 93063

[Space Above This Line For Recording Data]

MORTGAGE

41-40021754

Recorded



Instr# 6082185
Recorded/Filed RB 2
06/01/2006 12:05:2 BK 11291 Pg 833 #Pg 20
Carole A. Graves
Essex County Register

DEFINITIONS

Words used in multiple sections of this document are defined below and other words are defined in Sections 3, 11, 13, 18, 20 and 21. Certain rules regarding the usage of words used in this document are also provided in Section 16:

- (A) "Security Instrument" means this document, which is dated March 17, 2006 together with all Riders to this document.
- (B) "Borrower" is MICHAEL DEBNAM and ECCO DEBNAM

Borrower is the mortgagor under this Security Instrument.
(C) "Lender" is New Century Mortgage Corporation

Lender is a Corporation organized and existing under the laws of California

1006685660
Form 3031 1/01

NEW JERSEY - Single Family - Fannie Mae/Freddie-Mac UNIFORM INSTRUMENT

9(NJ) 10061.02
Page 1 of 16

VMP MORTGAGE FORMS - (800) 821-7281

MO [Signature]

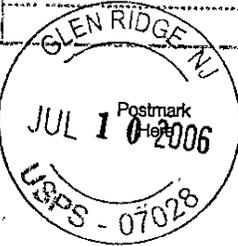
23

U.S. Postal Service Delivery Confirmation Receipt

Postage and Delivery Confirmation fees must be paid before mailing.

Article Sent To: (to be completed by mailer)

(Please Print Clearly)



POSTAL CUSTOMER:

Keep this receipt. For Inquiries:
Access Internet web site at
www.usps.com
or call 1-800-222-1811

CHECK ONE (POSTAL USE ONLY)

- Priority Mail™ Service
- First-Class Mail® parcel
- Package Services parcel

PS Form 152, May 2002

(See Reverse)

DELIVERY CONFIRMATION NUMBER

9573 5423 7954
5000 0220 9020
0320 0005 5423



***** WELCOME TO *****
GLEN RIDGE POST OFFICE
GLEN RIDGE, NJ 07028-9998
07/10/06 02:24PM

Store USPS Trans 58
Wkstn sys5002 Cashier KM6XGZ
Cashier's Name MUELLER
Stock Unit Id WINHR
PO Phone Number 800-ASK-USPS
USPS # 3356730808

- 1. POS ONE Dom MO 421.60
money order fee 0.95
MO # 09635134138
- 2. POS ONE Dom MO 1000.00
money order fee 1.30
MO # 09635134140
- 3. POS ONE Dom MO 380.00
money order fee 0.95
MO # 09635134151

Subtotal 1804.80
Total 1804.80

Cash 1805.00
Change Due 0.20
Cash

Number of Items Sold: 3

Thank You
Please come again!

		CUSTOMER'S RECEIPT	
KEEP THIS RECEIPT FOR YOUR RECORDS	TO: <i>New Century Ntz</i>	SEE BACK OF THIS RECEIPT FOR IMPORTANT CLAIM INFORMATION NOT NEGOTIABLE	
	ADDRESS: <i>45 ELLA ST, BINNSO</i>		
	CITY OR ZIP: <i>#1006685660</i>		
SERIAL NUMBER: <i>09635134151</i>	YEAR MONTH DAY: <i>2006-07-10</i>	POST OFFICE: <i>070280</i>	AMOUNT: <i>380.00</i>
			CLEAR: <i>003</i>

		CUSTOMER'S RECEIPT	
KEEP THIS RECEIPT FOR YOUR RECORDS	TO: <i>New Century Ntz</i>	SEE BACK OF THIS RECEIPT FOR IMPORTANT CLAIM INFORMATION NOT NEGOTIABLE	
	ADDRESS: <i>45 ELLA ST, BINNSO</i>		
	CITY OR ZIP: <i>#1006685660</i>		
SERIAL NUMBER: <i>09635134140</i>	YEAR MONTH DAY: <i>2006-07-10</i>	POST OFFICE: <i>070280</i>	AMOUNT: <i>1000.00</i>
			CLEAR: <i>003</i>



**PAYOFF REMITTANCE
REFINANCE**

6

HUD
LOAN

TO: National City Bank
Payoff Dept.
3232 Newmark Drive
Miamisburg, OH 45342

DATE: March 22, 2006

BORROWER: Michael Debnam and Ecco
Debnam

LOAN NO: ?

Delivery Method: UPS

PROPERTY: 45 Ella Street, Bloomfield, NJ 07003
FILE NO: S0119708-060-Katherine Williams

Enclosed please find our check for \$ _____ remitted as a full payoff for your loan number, as set forth above. In consideration for this payoff, you are to:

ISSUE A FULL RELEASE OF THE LIEN SECURING THIS LOAN. PLEASE FORWARD ALL CANCELLED DOCUMENTS, INCLUDING BUT NOT NECESSARILY LIMITED TO PROMISSORY NOTE, DEED OF TRUST, RELEASE OF DEED OF TRUST, OR WATER STOCK CERTIFICATE TO:

Security Title Guaranty Co.
8000 South Chester Street Suite 500
Centennial, CO 80112

IF THIS IS A MOBILE HOME TITLE, RETURN TO:

Security Title Guaranty Co.
8000 South Chester Street, Suite 500
Centennial, CO 80112
Attention: Katherine Williams

Please refund any overage to:
At this Address

Michael Debnam and Ecco Debnam
45 Ella Street
Bloomfield, NJ 07003

**CERTIFICATION OF SELLER/BORROWER
FOR PAYOFF AND/OR LINE OF CREDIT**

I/We Michael Debnam and Ecco Debnam, hereby state and affirm the following:

I/We are the owner of property located at 45 Ella Street, Bloomfield, NJ 07003. The attached payoff statement reflects the only loan(s) with said lender that is secured by this property located and described herein above

It is expressly agreed and understood between the undersigned parties that Security Title Guaranty Co. is acting as closing agent in this transaction. Security Title Guaranty Co. shall in no way be liable as to the accuracy and completeness of any Payoff Statement that has been provided for the purpose of closing this transaction. Security Title Guaranty Co. has acted in good faith in compiling the data and information contained therein. The undersigned agree that any additional funds required after closing by the Payoff lenders due to incorrect written figures will be immediately paid by the undersigned.

If this a Line of Credit secured by the property, the Line of Credit must be closed for us to proceed with our transaction. **WE REQUEST THAT THE ABOVE-MENTIONED LENDER CLOSE THE ABOVE-REFERENCED ACCOUNT AND ISSUE A FULL RELEASE OF DEED OF TRUST.** We understand that no further withdrawals will be available on this account. We hereby confirm that we have not made any additional withdrawals from the time the attached payoff statement was issued. If any further withdrawals have been made on the account we will pay the difference to Security Title Guaranty Co. immediately in order to obtain a full release of

ORIGINAL

NOTE

PAID

FredMac# 723986563

MAR 27 2006

CANCELLED New Jersey [State]

July 22, 2004 [Date]

WALL [City]

45 ELLA STREET, BLOOMFIELD, NJ 07003 [Property Address]

1. BORROWER'S PROMISE TO PAY

In return for a loan that I have received, I promise to pay U.S. \$ 163,000.00 (this amount is called "Principal"), plus interest, to the order of the Lender. The Lender is LoanCity.com, a California Corporation. I will make all payments under this Note in the form of cash, check or money order.

I understand that the Lender may transfer this Note. The Lender or anyone who takes this Note by transfer and who is entitled to receive payments under this Note is called the "Note Holder"

2. INTEREST

Interest will be charged on unpaid principal until the full amount of Principal has been paid. I will pay interest at a yearly rate of 6.500 %.

The interest rate required by this Section 2 is the rate I will pay both before and after any default described in Section 6(B) of this Note.

3. PAYMENTS

(A) Time and Place of Payments

I will pay Principal and interest by making a payment every month. I will make my monthly payment on the 1st day of each month beginning on September, 2004. I will make these payments every month until I have paid all of the principal and interest and any other charges described below that I may owe under this Note. Each monthly payment will be applied as of its scheduled due date and will be applied to interest before Principal. If, on August 1, 2034, I still owe amounts under this Note, I will pay those amounts in full on that date, which is called the "Maturity Date"

I will make my monthly payments at LoanCity.com, 5671 Santa Teresa Boulevard, Suite 100, San Jose, CA 95123 or at a different place required by the Note Holder

(B) Amount of Monthly Payments

My monthly payment will be in the amount of U.S. \$ 1,030.28 *NO BK up paperwork?*

4. BORROWER'S RIGHT TO PREPAY

I have the right to make payments of Principal at any time before they are due. A payment of Principal only is known as a "Prepayment." When I make a Prepayment, I will tell the Note Holder in writing that I am doing so. I may not designate a payment as a Prepayment if I have not made all the monthly payments due under the Note

I may make a full Prepayment or partial Prepayments without paying a Prepayment charge. The Note Holder will use my Prepayments to reduce the amount of Principal that I owe under this Note. However, the Note Holder may apply my Prepayment to the accrued and unpaid interest on the Prepayment amount, before applying my Prepayment to reduce the Principal amount of the Note. If I make a partial Prepayment, there will be no changes in the due date or in the amount of my monthly payment unless the Note Holder agrees in writing to those changes.

Loan No: W01762081

MIN: 100058310000223422



COUNTRYWIDE - FSLD
2375 N Glenville Dr Bldg B 5 Flr
Richardson, TX 75082

Request ID: CL8946190281

Important information from your lender

NOTICE TO THE HOME LOAN APPLICANT

In connection with your application for a home loan, the lender must disclose to you the score that a consumer reporting agency distributed to users and the lender used in connection with your home loan, and the key factors affecting your credit scores.

The credit score is a computer generated summary calculated at the time of the request and based on information that a consumer reporting agency or lender has on file. The scores are based on data about your credit history and payment patterns. Credit scores are important because they are used to assist the lender in determining whether you will obtain a loan. They may also be used to determine what interest rate you may be offered on the mortgage. Credit scores can change over time, depending on your conduct, how your credit history and payment patterns change, and how credit scoring technologies change.

Because the score is based on information in your credit history, it is very important that you review the credit-related information that is being furnished to make sure it is accurate. Credit records may vary from one company to another.

If you have questions about your credit score or the credit information that is furnished to you, contact the consumer reporting agency at the address and telephone number provided with this notice, or contact the lender, if the lender developed or generated the credit score. The consumer reporting agency plays no part in the decision to take any action on the loan application and is unable to provide you with specific reasons for the decision on a loan application.

If you have questions concerning the terms of the loan, contact the lender.

One or more of the following credit bureaus provided the credit score(s)

Equifax P O. Box 740241 Atlanta, GA 30374 www.equifax.com (800) 685-1111 (orders) (800) 685-5000 (disputes)	Experian P O. Box 9701 Allen, TX 75013-3742 www.experian.com (888) 397-3742 (orders) (800) 583-4080 (disputes)	Trans Union P.O. Box 2000 Chester, PA 19022 www.transunion.com (800) 888-4213 (orders) (800) 916-8800 (disputes)
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Applicant DEBNAM, ECCO
Credit Score Date 02/27/2007
Name of Score TRANSUNION/FICO CLASSIC 2004
Credit Score 756 Range 350-850
Key Factors affecting the Credit Score
NUMBER OF ACCOUNTS WITH DELINQUENCY
TIME SINCE MOST RECENT ACCOUNT OPENING IS TOO SHORT
TOO MANY BANK OR NATIONAL REVOLVING ACCOUNTS
TOO MANY INQUIRIES LAST 12 MONTHS
IN ADDITION TO THE FACTORS LISTED ABOVE, THE NUMBER OF INQUIRIES ON THE
CONSUMER'S CREDIT FILE HAS ADVERSELY AFFECTED THE CREDIT SCORE

Applicant DEBNAM, ECCO
Credit Score Date 02/27/2007
Name of Score EXPERIAN/EXPERIAN/FAIR, ISAAC, MODEL
Credit Score 682 Range 300-850
Key Factors affecting the Credit Score:
NUMBER OF ACCOUNTS WITH DELINQUENCY
TOO MANY INQUIRIES LAST 12 MONTHS
LACK OF RECENT BANK REVOLVING INFORMATION
TOO MANY CONSUMER FINANCE COMPANY ACCOUNTS

Applicant DEBNAM, ECCO
Credit Score Date: 02/27/2007
Name of Score: EQUIFAX/EQUIFAX BEACON 5 0
Credit Score 642 Range 300-850
Key Factors affecting the Credit Score:
SERIOUS DELINQUENCY
TIME SINCE DELINQUENCY IS TOO RECENT OR UNKNOWN
NUMBER OF ACCOUNTS WITH DELINQUENCY
TOO MANY INQUIRIES LAST 12 MONTHS

Rec. OCT 1, 2012

Independent Foreclosure Review

September 28, 2012



***** SINGLE PIECE
77419-00-V029-0008481-SIP-M3074
Ecco Savoy Debnam
45 Ella St
Bloomfield NJ 07003



This letter is confirming your Request for Review has been received and is being reviewed.

Reference Number 1402396135

Property Address

45 Ella St
Bloomfield NJ 07003

Si usted habla español, tenemos representantes que pueden asistirle en su idioma

Dear Ecco Savoy Debnam,

Many homeowners are concerned about the pace of the Independent Foreclosure Review. This letter is intended to let you know that the review you requested of your mortgage foreclosure as part of the Independent Foreclosure Review is in process.

STATUS

More than 220,000 people to date have asked for reviews. Each review has many steps and takes time—so it may be several more months before the results of your file review are available.

PROCESS

Independent consultants will carefully review your request and you will receive a letter about the findings when the review is finished. If the review shows an error by the servicer in your foreclosure that resulted in financial injury to you, the servicer will be required to compensate you for that financial injury, which may involve a payment or other remedy to you and any necessary correction of your record. General information about the review process is available by calling 1-888-952-9105.

COMPENSATION

The compensation or other remedy a homeowner may receive will depend on the type of error found in their file. You can find information about possible compensation at IndependentForeclosureReview.com/Remediation.aspx.

OTHER HELP

If you need help with your mortgage now, you may talk to your loan servicer or contact a HUD-approved nonprofit organization that helps homeowners in distress. Information about HUD-approved nonprofit organizations that can provide free assistance is available at <http://www.makinghomeaffordable.gov/get-started/housing-expert> or by calling 1-888-995-HOPE (4673).

Your patience is appreciated as the independent consultants are working to review your request.

Sincerely,

Independent Review Administrator - Rust Consulting, Inc.



RE: Justice Dept. VS Wells Fargo

Sunday, October 14, 2012 6:53 PM

From: "Settlement, Wellsfargo (CRT)" <Wellsfargo.Settlement@usdoj.gov>

To: "Ecco Debnam" <bu_t_full_inc@yahoo.com>

NOTE This message appears in both English and Spanish. Please scroll down to see the message in Spanish.

AVISO Este mensaje aparece en ambos inglés y español. Por favor avance el texto para ver el mensaje en español.

Thank you for contacting the United States Department of Justice concerning the settlement of lending discrimination claims against Wells Fargo Bank.

The settlement provides for an independent administrator to contact and distribute payments of compensation at no cost to borrowers whom the Justice Department identifies as victims of Wells Fargo's discrimination. The department will make a public announcement and post contact information on its website once an administrator is chosen. Borrowers who are eligible for compensation from the settlement will then be contacted by the administrator.

A staff member at the Department of Justice will review your email. We ask for your patience in obtaining a response. We will forward emails concerning details of the settlement payment process to the independent administrator, once an administrator is selected.

Please be aware that the settlement order does not affect borrowers' obligations with respect to loans they obtained through Wells Fargo, including obligations related to payment, default, modification, or foreclosure. Borrowers with individual complaints concerning loans originated or serviced by Wells Fargo can contact the Consumer Financial Protection Bureau's consumer help center for mortgage-related complaints (help.consumerfinance.gov/app/mortgage/ask or 1-855-411-2372), and borrowers with complaints about foreclosures in process between January 1, 2009 and December 31, 2010 on loans originated or serviced by Wells Fargo can contact the Independent Foreclosure Review ordered by the Office of the Comptroller of the Currency (www.independentforeclosurereview.com or 1-888-952-9105) through December 31, 2012.

The Department of Justice cannot provide legal advice or legal representation to individuals. Your state bar association or local legal assistance office may be able to help you find an attorney. You can find information about the state bar association and legal service office that covers your area at the following web addresses: http://www.americanbar.org/groups/bar_services/resources/state_local_bar_associations.html and <http://www.lsc.gov/map/index.php>.