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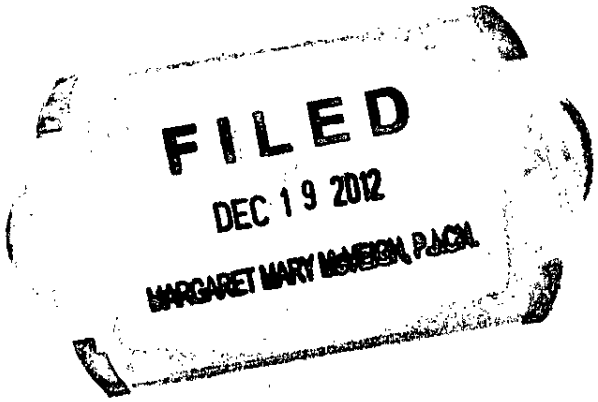


IN RE APPLICATION BY WELLS FARGO BANK, N.A. TO ISSUE CORRECTED NOTICES OF INTENT TO FORECLOSE ON BEHALF OF IDENTIFIED FORECLOSURE PLAINTIFFS IN UNCONTESTED CASES	**SUPERIOR COURT OF NEW JERSEY** **CHANCERY DIVISION** **PASSAIC COUNTY** **DOCKET NO.: F-009564-12** **CIVIL ACTION** **FINAL ORDER**

THIS MATTER having been opened to the Court by Reed Smith LLP, attorneys for Wells Fargo Bank, N.A. ("Wells Fargo"), by way of summary action as set forth in Chief Justice Stuart Rabner's April 4, 2012 Order and based upon the facts set forth in the Amended Verified Complaint filed on July 17, 2012, Certification of Cary Brent, Certification of Diane Bettino, the arguments of counsel and all other documents submitted; and the Court having made the following findings of fact and conclusions of law:

1. This matter was appropriately commenced by Order to Show Cause as a summary proceeding pursuant to R. 4:67-2, as authorized by Chief Justice Rabner's April 4, 2012 Order, and the Honorable Margaret M. McVeigh, P.J.Ch. having entered an Order to Show Cause on July 19, 2012 and an Amended Order to Show Cause on September 17, 2012 setting a return date of November 1, 2012;

2. The Order to Show Cause and the Amended Order to Show Cause directed all Foreclosure Defendants listed on Exhibits 1 through 34 to the Amended Verified Complaint to appear and show cause why the Court should not allow Wells Fargo to send Corrected Notices of Intention to Foreclose;

3. The Order to Show Cause and the Amended Order to Show Cause documents were served by Wells Fargo on each Foreclosure Defendant by regular and certified mail, return receipt requested, at the last known address in the Wells Fargo business records;

4. One of the documents served on each Foreclosure Defendant was a new Notice of Intention to Foreclose that complies with the requirements of N.J.S.A. 2A:50-56;

5. Notice of this Order to Show Cause was published two times in the "Star Ledger", the "Press of Atlantic City", the "Bergen County Record" and the "Courier Post" pursuant to the Order to Show Cause;

6. The individuals who have submitted timely objections in response to this matter are identified in Exhibit A to this Order;

7. The Final Hearing was held on November 15, 2012.

THEREFORE, IT IS ON THIS 19 DAY OF DECEMBER 2012;

ORDERED that all objections to the Order to Show Cause are hereby overruled for the reasons set forth on the record on November 15, 2012;

IT IS FURTHER ORDERED that Wells Fargo's request to send new Notices of Intention to Foreclose on pre-judgment, uncontested foreclosure matters listed on Exhibits 1-35 attached hereto is hereby **GRANTED**;

IT IS FURTHER ORDERED that the Notices of Intention to Foreclose served in accordance with this Court's Order to Show Cause and Amended Order to Show Cause complied with the requirements of the Fair Foreclosure Act;

IT IS FURTHER ORDERED that since more than thirty days have elapsed since the service of the new Notices of Intention to Foreclose, Wells Fargo may resume any foreclosure where the Foreclosure Defendant has not reinstated the loan;

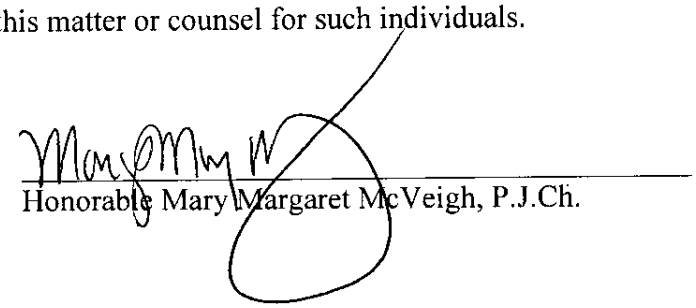
IT IS FURTHER ORDERED that the Office of Foreclosure is authorized to process and recommend entry of final judgment, upon submission of an appropriate application to enter judgment, on any foreclosure case that was subject to this Order to Show Cause. Any previously filed motions for entry of Final Judgment that are pending review by the Office of Foreclosure are to be withdrawn and a spreadsheet is to be submitted to the Superior Court Clerk's Office listing the cases in which motions for entry of Final Judgment are being withdrawn and complete/updated motions for entry of Final Judgment (including CODIs are to be filed on notice to the Foreclosure Defendants once the withdrawals are complete);

IT IS FURTHER ORDERED that a copy of this Final Order shall be posted in a searchable pdf format on the Judiciary Web Page at http://www.judiciary.state.nj.us;

IT IS FURTHER ORDERED that a copy of this Final Order, without Exhibits, will be published one time, before _____, in the following four newspapers: (1) the "Star Ledger, (2) "Bergen County Record", (3) the "Press of Atlantic City", and (4) the "Courier Post";

IT IS FURTHER ORDERED that Wells Fargo will provide a "life of the loan" statement to those Foreclosure Defendants who have requested one during this Order to Show Cause process;

IT IS FURTHER ORDERED that within seven days, Wells Fargo shall serve a copy of this Final Order (without exhibits), by regular mail, upon any individual borrower who filed a timely, written objection in this matter or counsel for such individuals.



Honorable Mary Margaret McVeigh, P.J.Ch.

Exhibit A

WRITTEN OBJECTIONS RECEIVED BY WELLS FARGO BANK, N.A.

Foreclosure Defendant	Docket Number and County of Individual Foreclosure Case	Pro Se or Represented By Counsel	Issue Identified	Response from Judge McVeigh	Response from Reed Smith	Case on Exclusion Order
Abraham, Sorin	F-20470-09 Hudson County Phelan	James P. Pagano, Esq.	Bankruptcy stay. 2nd objection regarding bankruptcy		9/20/2012 letter. 11/5/12 letter.	EXCLUDED Post-judgment
Abraham, Anil	F-11291-09 Middlesex County Phelan	Stanley Kalathara, Esq.	Would like a loan modification.		10/5/2012 letter.	
Adamson, Kunle	F-49256-08 Essex County Zucker	Pro Se	Case not properly included in the OSC.		10/23/2012 letter to Judge.	EXCLUDED Contested (Settled)
Addo, Jimmy	F-13788-09 Gloucester County Phelan	Pro Se	Standing. Violation of TILA, RESPA, FCRA, FHA. Seeks to assert Counterclaim.		10/23/2012 letter to Judge.	EXCLUDED Post-Judgment
Adeleye, Sherifat and Kayode	F-2998-08 Camden County Zucker	Pro Se	Would like a loan modification.	9/21/2012 letter. Not a proper objection.	9/20/2012 letter.	EXCLUDED Post-judgment
Adlawan, Nannette	F-043477-08 Burlington County Phelan	Pro Se	Would like a loan modification or short sale.		10/25/2012 letter to Judge.	EXCLUDED Dismissed
Aguila, Edilberto	F-49988-09 Passaic County	Tomas Espinosa, Esq.	Standing	9/27/2012 letter. Not a proper	10/11/2012 letter to	

	Phelan			objection. If you have grounds to vacate default, file a Motion.	Judge.	
Ahmad, Jishan	F-042976-09 Passaic County Zucker	J. Todd Murphy, Esq.	Objects re: issuance of NOI. Believes it is precluded by an AG settlement.		10/25/2012 letter to Judge.	
Ajamian, Alan and Constance	F-44246-09 Morris County	Tomas Espinosa, Esq.	Case is contested.		10/9/2012 letter to Judge	EXCLUDED Contested
Akhtar, Humayun & Yosira	F-41820-08 Morris County Zucker	Randee Matloff, Esq. Nagel Rice	Order staying enforcement of any foreclosure judgment was entered in companion case on 6/23/2009. Companion case still ongoing.		9/26/2012 letter.	EXCLUDED Post-judgment
Albuja, Olga	F-51296-10 Middlesex County Zucker	Eralides E. Cabrera, Esq.	Property is in Middlesex, not Passaic. Was not provided with forms to request mediation through court's program.		10/25/2012 letter to Judge.	
Allam, Rajesh	F-29180-09 Middlesex County Phelan	John Wiley, Jr., Esq.	Loan is subject to a Special Forbearance Agreement dated 3/9/2010. Wells Fargo stopped accepting payments.		11/2/2012 letter to Judge.	
Allan, Nadar	F-45859-09 Hudson County Phelan	Maurice J. Maloney, Esq.	Bankruptcy stay.		10/5/2012 letter.	Bankruptcy
Allan, Ahmed	F-27085-09	David M.	Standing, service of NOI		10/26/2012	EXCLUDED

and Hani	Passaic County Zucker	Schlachter, Esq.	package, modification of loan, failure to prosecute, whether to dismiss action		letter to Judge.	Dismissed
Altenor, Wilkens	F-37986-08 Warren County Phelan	Pro Se	Case is contested.		10/9/2012 letter to Judge.	EXCLUDED Post-judgment
Amelio, Alfonso and Carmine	F-013278-09 Hudson County Phelan	Pro Se	Case not properly included in OSC, standing, assignment fraudulent.		10/25/2012 letter to Judge.	
Amodol, Denise	F-059990-10 Monmouth County Phelan	Pro Se	Issues re: qualifying for loan modification, QWR.		10/25/2012 letter to Judge.	
Anderson, James	F-24422-07 Middlesex County Zucker	Tomas Espinosa, Esq.	Standing.		10/9/2012 letter to Judge.	EXCLUDED Post-judgment
Angelone, Livia	F-15655-09 Warren County Zucker	Pro Se	Would like a loan modification.		9/21/2012 letter.	
Apgar, Sharon	F-12069-08 Warren County Phelan	Pro Se	Would like a loan modification.		10/23/2012 letter to Judge.	EXCLUDED Post-judgment
Aro, Akin	F-54535-09 Gloucester Phelan	Pro Se	Objects to amount owed. Wants to see original Note.	9/27/2012 letter. Not a proper objection. 9/27/2012 letter. Will have opportunity to contest the amount	10/9/2012 letter to Judge.	EXCLUDED Post-judgment

				due when Plaintiff applies for Final Judgment.		
Ashin, Jeffrey and Mikki	F-047673-09 Atlantic County Zucker	Jeffrey G. Ashin, Esq.	No notice of individual foreclosure case filed against the borrower. * Subordinate lienholder on the property.	9/21/2012 letter. Document you supplied is not an appropriate objection.	10/11/2012 letter to Judge.	Not a foreclosure defendant
Ashey, Peter	F-23998-10 Hunterdon County Phelan	Pro Se	Would like a loan modification.	9/26/12 letter. Not a proper objection.	10/2/2012 letter.	
Avalos, Jesus and Gladys	F-53027-09 Ocean County Zucker F-06972-10 Ocean County Phelan	Pro Se	Bankruptcy stay.	9/17/2012 letter. Documents filed are not appropriate pleadings on this application. If in bankruptcy, no further action will be taken. Advise Reed Smith of status.	10/12/2012 letter.	Bankruptcy
Alvarado, Carlos	F-24840-09 Bergen County Phelan	Pro Se	Would like a loan modification.	8/27/2012 letter. Improper objection to this procedure.	9/20/2012 letter.	
Bailey, Christian	F-034675-08 Union County Phelan	Pro Se (letter submitted by Dina Bailey)	Mr. Bailey was deployed February 2012 and is not scheduled to return until February 2013.		10/22/2012 letter to Judge.	EXCLUDED Post-judgment
Banks, Elizabeth	F-4541-09 Bergen County Phelan	Pro Se	Wells Fargo lacks standing in this proceeding. Property is not located in Passaic. She did not see the	10/4/2012 letter. Not a proper objection. If you have grounds to vacate default, file	10/11/2012 letter to Judge. 10/25/2012	

			Adjustable Rate Rider. Default: 4/7/2009 2nd Objection: Motion to Vacate Default.	a Motion.	letter to Judge.	
Barrigher, Clara	F-059925-10 Atlantic County	Pro Se	Would like a loan modification.	9/17/2012 letter. Not a valid objection.	9/20/2012 letter.	
Barron, Todd	F-057786-10 Camden County	Pro Se	Bankruptcy stay.	9/7/2012 letter. Court will take no action until stay is lifted.	9/26/2012 letter.	Bankruptcy
Ben-Haim, Norma and Eli	F-057599-10 Monmouth County		Foreclosure case was dismissed without prejudice on 11/15/2011.		9/19/2012 letter.	EXCLUDED Dismissed
Berdel, Matthew	F-35943-08 Monmouth County Phelan	Pro Se	Would like a loan modification.	9/26/2012 letter. Not a proper objection.	10/9/2012 letter.	EXCLUDED Post-judgment
Blackman, Barbara (Estate)	F-8924-09 Essex County Phelan	Cynthia Simmons, Executrix	Loan was part of a fraudulent home loan scam. Default: 6/15/2009		10/25/2012 letter to Judge.	
Blackwell, Elizabeth	F-30327-09 Atlantic County Phelan	Pro Se	Objection-corporations keep violating the laws, when are people going to get a break?		10/11/2012 letter to Judge.	EXCLUDED Dismissed
Bobcombe, Cheryl-Ann	F-014575-08 Mercer County Phelan	Pro Se	She is not properly identified in OSC, due process, misleading language, issues should be resolved by Legislature, standing, notice, contact		11/2/2012 letter to Judge.	

			information.			
Boyd, Willie B.	F-42241-09 Salem County Phelan	Pro Se	Would like a loan modification.	9/26/12 letter. Not a proper objection.	9/20/2012 letter.	
Brody, William	F-18788-08 Gloucester County	Lew Adler, Esq.	Seeks to file Answer, Counterclaim. Third-Party Complaint, and Motion for Class Certification.		Brief in opposition filed 10/25/2012.	EXCLUDED Post-judgment
Bronzino, Fiore Anthony and Maria	F-19401-07 Morris County Zucker	Pro Se	Would like a loan modification. Change of venue because property is in Morris County.	9/26/2012 letter. Not a proper objection.	10/9/2012 letter to Judge.	EXCLUDED Post-judgment
Brown, Robert	F-4262-09 Bergen County Zucker	Bonnie Jerbasi, Esq.	Never served with Complaint or NOI in underlying action, he is divorced from wife, failed to act in good faith during modification process. Default: 1/19/2010		10/24/2012 letter to Judge.	
Burns, Kathleen	F-057378-10 Middlesex County Phelan	Pro Se	Would like a loan modification. Submitted a settlement offer. Default: 3/11/2011		10/24/2012 letter to Judge.	
Burrows, Michelle Williams	F-19192-08 Hudson County Phelan	Pro Se	Fraud, standing, does not consent to any court proceeding	9/26/12 letter. Not a proper objection. If you have grounds to vacate default, file a Motion.	10/2/2012 letter.	EXCLUDED Post-judgment
Cabrel, Blanca	F-08828-10	Joseph A. Chang	No notice to counsel.		10/25/2012	

	Passaic County Phelan	& Associates, LLC	Misleading language.		letter to Judge.	
Campos, Walden and Irene	F-15048-08 Essex County Phelan	Joseph A. Chang & Associates, LLC	Post judgment. No notice to counsel. Misleading language.		10/10/2012 letter to Judge.	EXCLUDED Post-judgment
Carega, Raymond and JoAnn	F-046514-10 Middlesex County Zucker	Pro Se	Would like a loan modification.	9/21/2012 letter. Not a proper objection.	9/20/2012 letter.	
Castillo, Emetrio	F-018623-09 Passaic County	Pro Se	Settlement Statement (first page only) and a Satisfaction, Cancellation or Discharge of Mortgage form			
Chavez, Lucila	F-39766-08 Passaic County Phelan	Joseph A. Chang & Associates	Contests amount due, difficult to contact WF rep, NOI misleading.		10/24/2012 letter to Judge.	EXCLUDED Post-Judgment
Chestnut, Derik and Carloyn	F-3861-09	David M. Schlachter, Esq.	Standing, service of NOI package, modification of loan, failure to prosecute, whether to dismiss action		10/26/12 letter to Judge.	
Codjia, Kossivi	F-19330-10 Bergen County Zucker	Pro Se	Would like a loan modification.	9/21/2012 letter. Not a proper objection.	9/20/2012 letter.	
Cologna, Anthony L.	F-3258-09 Ocean County Zucker	Pro Se	Would like a loan modification. Origination issues.	9/27/2012 letter. Not a proper objection.	10/10/2012 letter.	EXCLUDED Dismissed
Coltre, Steven	F-030508-10 Cape May County Zucker	Pro Se	Requests 60 day extension so he can seek counsel. Wants a short sale. Default: 8/28/2010		10/24/2012 letter to Judge.	

Contreras, Joel	F-33141-09 Bergen County Zucker	Pro Se	Would like a loan modification or short sale.		9/20/2012 letter	
Cooper, Tracy	F-23154-10 Union County Zucker	Pro Se	Confusing. Would like a loan modification.		10/25/2012 letter to Judge.	
Correa, Carlos R.	F-13023-09 Union County Phelan	Pro Se	Objects re: question of real party in interest	9/26/12 letter. Not a proper objection. If you have grounds to vacate default, file a Motion.	10/2/2012 letter.	EXCLUDED Post-judgment
Costa, Modesto **Not served on Wells Fargo.*		Pro Se	Standing/issues related to modification		No response – his cases are not part of the OTSC	
Costarelos, Edgar	F-12258-07 Middlesex County	Pro Se	He received the package on 9/1/2012.	9/21/2012 letter. Not an appropriate objection.	9/25/2012 letter.	EXCLUDED Post-judgment
Cotter, Daniel and Elayne	F-32414-09 Sussex County	Stephen B. McNally, Esq.	Bankruptcy stay.	9/7/2012 letter. Court will take no action until stay is lifted.	9/20/2012 letter.	Bankruptcy
Coyne, Kevin and Lori	F-64895-09 Monmouth County	Thomas G. Frey, Esq.	Attorney asked for copy of Order to Show Cause.		9/18/2012 email to attorney with requested information	
Crutcher,	F-057565-10	Joseph Chang,	Matter is contested.		10/9/2012	EXCLUDED

George and Ora Mae	Hudson County	Esq.	Unable to reach a WF rep. No notice to counsel. Misleading language.		letter to Judge.	Contested
Cullars, Elaine	F-35196-08 Essex County		Property sold in short sale. Mortgage discharged.		Obtained copy of dismissal.	EXCLUDED Dismissed
Damstra, Mark	F-41515-09 Hudson County	Pro Se	Objects under various legal theories. 2nd Objection: Submitted as an "interested party"; various theories, including standing, lack of authority to act for lender, and the remedy of cure	9/24/2012 letter. Not a proper objection. If you have grounds to vacate Default, file Motion	10/8/2012 letter to Judge. 10/25/12 letter to Judge.	
DeBlasio, William and Odalys	F-24184-06 Monmouth County	Pro Se	Fraud and predatory lending in individual foreclosure case.	9/21/2012 letter. Not a proper objection. If you have grounds to vacate Default, file a Motion.	9/25/2012 letter.	EXCLUDED Post-judgment
Debnam, Ecco	F-48204-08 Essex County Phelan	Pro Se	Standing. Wants to see the Note.		10/25/2012 letter to Judge.	EXCLUDED Post-judgment
Deegan, Phillip	F-4716-08 Monmouth County Phelan	Reuel E. Topas, Esq.	Bad faith, modification issues, complaints to other agencies.		10/10/2012 letter to Judge.	EXCLUDED Post-judgment
Delva, Jean and Marie	F-19614-09 Union County	Joseph A. Chang & Associates,	Unable to contact WF rep. Misleading		10/25/2012 letter to	

	Phelan	LLC	language.		Judge.	
Dennis, Deborah L.	F-9616-08 Bergen County	Pro Se	Objects to name printed in all caps, request for additional time to respond and demands proofs.	9/18/2012 letter. Response is not a proper objection.	9/25/2012 letter.	EXCLUDED Post-judgment
Diana, Robert	F-21288-08 Hunterdon County Zucker	Pro Se	Amount due is incorrect.		10/25/2012 letter to Judge.	EXCLUDED Post-Judgment
Diaz, Awilda (actual name: Awilda Cruz)	F-51857-10 Middlesex County Phelan	Alfred J. Petit-Clair, Jr., Esq.	Standing. Demands to see the Note executed by the borrower. Default: 1/24/2011		10/24/2012 letter to Judge.	
Diaz, Caridad	F-16739-09 Middlesex County	Stephen Steinberg, Esq.	10/1/2012 letter from counsel advising there is no bankruptcy proceeding.	9/24/2012 letter. No need for further action until bankruptcy stay is lifted.	9/26/2012 letter.	
Diaz, Jose	F-15951-09 Hudson County Phelan	Pro Se	Would like a loan modification.		9/20/2012 letter.	
Doerr, Kreg	F-3939-09 Middlesex County Phelan	Pro Se	Received a loan modification in June 2012.		10/3/2012 letter with Notice of Voluntary Dismissal and Discharge of Lis Pendens.	EXCLUDED Dismissed
Domond,	F-20789-09	Pro Se	Not properly included,		10/25/2012	

Richard **Not served on Wells Fargo.*	Middlesex County Phelan		Complaint not attached, difficult to reach a WF rep. Default: 11/6/2009		letter to Judge.	
Drumm, Nikolas	F-19822-09 Monmouth County Phelan	Pro Se	Origination issues. Default: 7/31/2009		10/25/2012 letter to Judge.	
Dumornay, Stephene	F-198-08 Essex County Phelan	Pro Se	Would like a loan modification.	9/21/2012 letter. Not a proper objection	9/20/2012 letter.	EXCLUDED Post-judgment
Duran, Angel	F-45076-09 Union County Phelan	Pro Se	Standing, proper owner, no response to QWR		10/11/2012 letter to Judge.	
D'Uva, Gary and Laura	F-42479-09 Morris County Phelan	James McBarron, Esq. Hardin, Kundla, McKeon & Poletto	Attorney would like information about the individual foreclosure action.		Spoke with attorney, explained process, gave him information for foreclosure counsel and mediation program. Contacted foreclosure counsel and requested they provide information to attorney.	

Eastmond, Carol	F-028617-07 Monmouth County Phelan	Pro Se	Would like to modify the loan and a delay of the foreclosure by 30 days.	9/17/2012 letter. No specific objection. Court believes you will be getting additional time to respond.	9/20/2012 letter.	
Edwards, Mitchell **Not served on Wells Fargo.*	F-54702-10 Essex County Phelan	Pro Se	Case is contested. No response to his QWR.		10/25/2012 letter to Judge.	
Egan, Eileen	F-31629-10 Morris County Zucker	Pro Se	Standing, modification issues. Default: 11/1/2011		10/24/2012 letter to Judge.	
Esses, Lena	F-39705-08 Monmouth County Phelan	Kurt R. Kowalski, Esq.	Standing.	10/2/2012 letter. Not a proper objection. If you have grounds to vacate, file a Motion.	10/9/2012 letter to Judge.	EXCLUDED Post-judgment
Ferreira, Marta	F-28758-08 Middlesex County Zucker	Pro Se	Would like a loan modification.		10/18/2012 letter.	
Fleury-Dixon, Vignette	F-20016-08 Mercer County	William L. Boyd, Esq.	Bankruptcy stay		9/26/2012 letter.	Bankruptcy
Forester, Mable (Estate)	F-026845-10 Essex County Phelan	Pro Se	Would like to do a short sale.	9/26/2012 letter. Not a proper objection.	10/9/2012 letter.	
Ford, John and Tokunbo	F-03481-10 Burlington County Phelan	Mark G. Carusillo, Esq.	Corrected NOI is void and in violation of Guillaume, amount owed		10/23/2012 letter to Judge.	EXCLUDED Contested

			in incorrect. Action is contested.			
Foti, Robert	F 056537-10 Monmouth County	Pro Se	Property sold and Mortgage discharged.		9/26/2012 letter with Stipulation of Dismissal.	EXCLUDED Dismissed
Freeman, Velmon Natt, Shelah Welwolo, Teaminlee	F-14138-09 Middlesex County Phelan	Joseph A. Chang & Associates, LLC	No notice to counsel. Misleading language.		10/25/2012 letter to Judge.	
Fung, Gail	F-15208-09 Bergen Phelan	Pro Se	Approved for loan modification. Origination issues.	9/21/2012 letter. Not a proper objection.	10/10/2012 letter.	
Gangel, Miriam G.	F-38331-09 Sussex County	Pro Se	Bankruptcy stay	9/7/2012 letter. Court will take no action until stay is lifted.	9/20/2012 letter.	Bankruptcy
Gedelec, Nilgun	F-021484-07 Middlesex Phelan	Pro Se	Would like a loan modification.	9/26/2012 letter. Not an appropriate objection.	10/5/2012 letter.	
German, Michelle **Not served on Wells Fargo.*	F-27172-08 Bergen County Phelan	Pro Se	Case is contested. Questions amount due.		10/25/2012 letter to Judge.	EXCLUDED Post-Judgment
Gentile, Antonio	F-55655-09 Bergen County Zucker	David M. Schlachter, Esq.	Standing, service of NOI package, modification of loan, failure to prosecute, whether to dismiss action		10/26/2012 letter to Judge.	

Ghonda, Nandy	F-17911-10 Hudson County Phelan	Pro Se	Loan is up-to-date. Included an account statement.		10/25/2012 letter to Judge.	EXCLUDED Dismissed
Gianni, Michael and Lisa	F-052199-10 Cape May County	Pro Se	Would like a principal reduction.	9/21/2012 letter. Not a proper objection.	9/20/2012 letter.	
Gilbert-Charlemagne, Kersteien	F-6611-09 Monmouth County Phelan		Filed a Motion for Sanctions for violation of the automatic stay in bankruptcy.	10/9/2012 letter. Supreme Court's 4/4/2012 Order established where OSC was filed. If matter is in active bankruptcy, no further action needed.		Bankruptcy
Giro, Diamaris **Not served on Wells Fargo.*	F-8435-09 Essex County Phelan	Pro Se	Case is contested. Would like a loan modification. Waiting for a response to QWR.		10/25/2012 letter to Judge.	EXCLUDED Dismissed
Gisondi, Christine	F-157-09 Monmouth Zucker	Pro Se	Post-judgment	9/26/2012 letter. Not an appropriate objection.	10/9/2012 letter to Judge.	EXCLUDED Post-judgment
Glueck, Ephraim	F-29844-09 Middlesex County	Warren Fink, Esq.	Issues related to modification		11/12/12 letter to Judge.	
Gouda, Lamiaa	F-15017-07 Hudson Phelan	Ronald Kurzeja, Esq.	NOI cannot be corrected.	9/26/12 letter. Not an appropriate objection. Direct your attention to Guillaume and Court's Order of April 4, 2012.	10/25/2012 letter to Judge.	EXCLUDED Post-judgment

Guerrero, Tomas	F-041045-10 Cumberland County Zucker	Pro Se	Loan discharged in bankruptcy.	9/17/2012 letter to Mark Melodia. Review for bankruptcy status.	10/11/2012 letter to Judge.	
Guillaume, Maryse	F-26869-08 Essex County Phelan	Legal Services of New Jersey	Complaint not attached, no service on counsel, time to cure.		Addressed in Amended Order to Show Cause.	EXCLUDED Post-judgment
Hackett, Avery	F-8665-10 Essex County Zucker	Pro Se	Objects to amount due. Requests payment history.	10/2/2012 letter. You may contest amount due when plaintiff applies for Final Judgment.	11/2/12 letter to Judge.	
Harris, Lori	F-10805-10 Essex County	Pro Se	Disputes standing of the lender in individual foreclosure; NOI does not comply with FFA.	9/24/2012 letter. Not a proper objection.	9/25/2012 letter.	
Hansen, Tom and Joann	F-52071-09 Morris County	Andy Winchell, Esq.	NOI package was confusing.		11/6/12 letter to Judge.	
Harris, Wilmot	F-40235-08 Middlesex County	Pro Se	Would like a modification.	9/26/2012 letter. Not an appropriate objection.	10/9/2012 letter.	
Harrison, Kimberly	F-14521-08 Essex County Phelan	Pro Se	Standing. *Filed Motion to Vacate Default and file Answer in individual case.	9/17/2012 letter. Not a proper objection. If you feel you have grounds for a Motion to Vacate Default, please file.	9/25/2012 letter.	EXCLUDED Post-judgment
Hauke, Paul	F-45183-09	Pro Se	Failed to qualify for loan		11/5/12	

	Monmouth County Phelan		modification. Standing.		letter to Judge.	
Hermanstein, Christine and Martarl	F-22705-08 Union County Phelan	Ronald S. Heymann, Esq.	Would like a loan modification. Judgment: 5/6/2009		10/24/2012 letter to Judge.	EXCLUDED Post-judgment
Hicks, Desmond A.	F-25307-09 Camden County	Pro Se	Seeking loan modification.	9/17/2012 letter. Not a proper objection. Court lacks the ability to stop the foreclosure action. If you have a proper defense, contact an attorney.	9/20/2012 letter.	EXCLUDED Post-judgment
Holt, Pauline	F-59802-09 Sussex County Phelan	Pro Se	Would like a deed in lieu.		10/2/2012 letter.	
Hopkin, Marie and Bruce	F-057504-10 Cape May County Phelan	Pro Se	Would like a loan modification.	9/26/2012 letter. Not a proper objection.	10/5/2012 letter.	
Howard, Donna and Scott	F-9234-09 Somerset County	Pro Se	Would like a loan modification.	9/26/12 letter. Not a proper objection.	9/20/2012 letter.	
Ibarguen, Doney	F-23022-10 Camden County Zucker	Pro Se	Would like a loan modification.		11/2/12 letter to Judge.	
Ibrahim, Risi	F-24838-07 Monmouth County Phelan	Pro Se	Objects re: ASC and Wells Fargo. Mishandling grounds for foreclosure.	9/17/2012 letter. Your Answer is not a proper pleading. May only object to process or the NOI. Proceeding before this Court is not	10/9/2012 letter to Judge.	EXCLUDED Post-judgment

				directed to the underlying foreclosure.		
Ihe, Uchechukw C.	F-30849-08 Middlesex County Phelan	Pro Se	Would like to give a deed in lieu of foreclosure.	9/10/2012 letter.	10/3/2012 letter.	EXCLUDED Dismissed
Jackson, Rodney	F-064688-09 Union County Phelan	Pro Se	Qualified Written Request		10/19/2012 letter to Judge.	
Jakubowski, James P.	F-29480-10 Morris County Phelan	Denbeaux & Denbeaux	Case dismissed in November 2011.		10/9/2012 letter to Judge.	EXCLUDED Dismissed
Jamison, Tyrone Maurice	F-777-09 Somerset County Phelan	Pro Se	Unable to repay debt in gold or silver coins.	10/2/2012 letter. Not a proper objection. If you have grounds to vacate, file a Motion.	10/10/2012 letter to Judge.	
Johnson, Duane	F-	Pro Se	Would like a loan modification.		10/23/2012 letter.	
William M. Johnson, Jr. Revocable Trust	F-22658-08 Ocean County Zucker	Christine M. Friedman, Esq.	Plan to file an Answer in the underlying foreclosure in September 2012. Related Probate matter.	9/27/2012 letter. Not a proper objection. If you have grounds to vacate default, file a Motion	10/12/2012 letter to Judge.	
Kajla, Ajay	F-34025-07 Monmouth County Phelan	Pro Se	LIBOR and individual issues.	9/24/2012 letter. Not a proper objection. If you have grounds to vacate Default, file Motion.	10/10/2012 letter to Judge.	EXCLUDED Post-judgment

Katcharava, Vaktang	F-45005-08 Morris County Phelan	Pro Se	Improper assignment, fraud, standing, modification.		11/2/12 letter to Judge.	
Keller, John and Elizabeth Mackethan **Served 10/23/2012*	F-62712-09 Cape May County	Kristopher J. Facenda, Esq.	Fairness dictates dismissal of individual case. Default: 2/22/2010		10/25/2012 letter to Judge.	
Kelly, Stephanie	F-23950-09 Hudson County	Pro Se	Would like a loan modification.	9/21/2012 letter. Not a proper objection.	9/20/2012 letter.	
Klein, Daniel	F-6979-09 Cape May County Phelan	Pro Se	Would like a loan modification.		10/25/2012 letter to Judge.	EXCLUDED Post-judgment
Kline, Kristin	F-27848-09 Mercer County	Nestor A. Winters, Esq.	Would like to modify and reinstate. Requested information about individual foreclosure.		Spoke with counsel and provided requested information	
Kranz, Sara	F-10445-09 Ocean County Zucker	Matthew Forys, Esq.	1st objection: standing, content of corrected NOI Second objection: Motion to Vacate Default filed under the F-9564-12 docket number.	10/2/2012 letter. Not a proper objection. If you have grounds to vacate, file a Motion.	10/10/2012 letter to Judge. 11/5/12 letter to Judge.	
Kravetskiy, Ilya	F-11446-09	Yuriy Moshes, Esq.	Contests amounts due	10/2/2012 letter. Not a proper objection.	10/9/2012 letter to Judge.	
Krishevsky,	F-29489-08	Pro Se	Objects to content and	9/21/2012 letter.	9/25/2012	EXCLUDED

Esther	Ocean County Phelan		amounts in NOI, standing, and other individual issues in foreclosure case.	Not a proper objection. If you have grounds to vacate Default, file Motion	letter. *Letter returned by US Postal Service.	Post-judgment
Kushner, Larry and Jacqueline	F-30194-08 Monmouth County Phelan	Pro Se	Standing, Assignment of Mortgage is void, neither ASC nor HSBC have the right to serve NOI, conspiracy, NOI is misleading.		10/23/2012 letter to Judge.	EXCLUDED Post-judgment
Labady, Claudine	F-45069-08 Bergen County Phelan	Pro Se	Former wife of mortgagor. No notice from Bank-she is not on the mortgage.	9/26/12 letter. Not a proper objection.	10/11/2012 letter to Judge.	EXCLUDED Post-judgment
LaBennett, Ingrid	F-36488-08 Middlesex County	Pro Se	Standing.	9/17/2012 letter. Not a proper objection. If you have a basis to vacate default, file it.	9/25/2012 letter.	
LaFontant, Patrick	F-32288-08 Union County Zucker	Terrance W. Annese, Esq.	Objection if Wells Fargo cannot prove service by regular and certified mail. Estranged wife received		10/10/2012 letter to Judge.	

			the package.			
Lawrence, Canute **Not served on Wells Fargo.*	F-18562-09 Passaic County Phelan	Pro Se	Case is contested. Case was dismissed. No response to QWR.		10/25/2012 letter to Judge.	EXCLUDED Dismissed
Leff, Lori	F-010843-09 Middlesex County Phelan	Pro Se	Standing.		10/25/2012 letter to Judge.	EXCLUDED Dismissed
Lendore, Wayne	F-047753-10 Essex County	Pro Se	Would like a loan modification.	9/21/2012 letter. Not a proper objection.	9/20/2012 letter.	
Lezaron, Hilde	F-10078-10 Bergen County Zucker	Denbeaux & Denbeaux	Case was dismissed without prejudice in February 2012.		10/9/2012 letter to Judge.	EXCLUDED Dismissed
Lia, Anthony and Joy	F-43518-09 Morris County Phelan	Joseph A. Chang & Associates, LLC	Misleading language.		10/25/2012 letter to Judge.	
Licciardi, Thomas A., Jr.	F-35671-08 Middlesex County Zucker	Pro Se	Disputes amount owed. Wants a payment history.	9/5/2012 letter. Referred to Vicinage.	10/3/2012 letter enclosing payment history.	EXCLUDED Post-judgment
Litton, Ben	F-25249-09 Ocean County Zucker	Pro Se	Would like a short sale. Default: 1/19/2010		10/23/2012 letter.	
Lopez, Sergio and Rosa	F-36798-08 Bergen County Phelan	Joseph A. Chang & Associates, LLC	Did not receive initial package. No notice to counsel. Unable to contact WF rep. Misleading language.		10/10/2012 letter to Judge.	EXCLUDED Post-judgment
Lund, Biharilal B.	F-21399-09 Middlesex County	John F. Wiley, Jr., Esq.	Would like a short sale.	9/5/2012 letter. Not germane.	9/20/2012 letter.	

	Zucker					
Luna, Edilberto and Cuevas, Magda	F-9261-07 Passaic County Phelan	Pro Se	Being reviewed for a loan modification now.	9/26/12 letter. Not a proper objection.	10/2/2012 letter.	EXCLUDED Post-judgment
Lunger, Yoel	F-55026-10 Hudson County	Haskell Rosenfeld, Esq.	Affirmation in Opposition to Motion for Summary Judgment		11/6/12 letter to Judge.	
Luongo, Charles	F-7867-10 Union County Zucker	Pro Se	Disputes amount owed. Wants payment history.		10/3/2012 letter enclosing payment history.	
Lyons, Yolanda	F-016030-10 Middlesex County Phelan	Pro Se	Would like a loan modification. If not approved, would like a short sale.		10/23/2012 letter.	
Maitland, Tara (Tara Berrios)	F-04026-08 Salem County Zucker	Brad C. Allen, Esq.	WF has no authority to serve NOI, WF lacks standing, attorney not served, not served with copy of OSC, received Corrected NOI on 9/24/2012.		10/25/2012 letter to Judge.	EXCLUDED Post-judgment
Makkaraeng, Concordia Felisa	F-25006-08 Hudson County Phelan	Pro Se	Fraudulent banking practices. Loan terms unaffordable. Complaint not attached. Would like a loan modification..	10/9/2012 letter. Not a proper objection. If you have grounds to vacate default, file a Motion.	10/9/2012 letter to Judge.	EXCLUDED Dismissed
Marini, Thomas	F-38780-09 Burlington County Phelan	Pro Se	Working on a loan modification.	9/21/2012 letter. Not a proper objection.	9/20/2012 letter.	

Marsh, Catherine	F-30830-09 Atlantic County Zucker	Pro Se	Loan modification. Origination. Default: 6/10/2010 2nd objection dated 10/30/2012 on modification/origination.		10/24/2012 letter to Judge. 11/7/12 letter to Judge.	
Mastalia, Carmelina	F-046953-10 Morris County Zucker	Pro Se	Misapplication of payments, escrow incorrect, she has requested payment and escrow ledgers. Working on a loan modification. Default: 7/22/2011		10/24/2012 letter to Judge.	
Matta, Hilda	F-41171-09 Atlantic County Phelan	Pro Se	Bankruptcy stay		9/26/2012 letter.	EXCLUDED Post-judgment
Mathews, Josephine and Jerone	F-050095-09 Passaic County Phelan	Joseph A. Chang & Associates, LLC	No notice to counsel. Misleading language. Unable to contact WF rep.		10/25/2012 letter to Judge.	
Mazuro, Lori	F-19507-09 Morris County Zucker	Pro Se	Amount due is not accurate. Predatory lending.	9/26/12 letter. Not a proper objection. If you have grounds to vacate default, file a Motion.	10/2/2012 letter.	
McCullough, Jacqueline	F-23525-07 Bergen County Phelan	Joseph A. Chang & Associates, LLC	Post-judgment. No notice to counsel. Unable to contact WF rep. Misleading language.		10/10/2012 letter to Judge.	EXCLUDED Post-judgment
McCormick,	F-47482-09	Pro Se	NOI seeks $3 million	9/24/2012 letter.		

Francis	Camden Zucker			Not an appropriate objection.		
McFadden, Bernadette	F-26653-08 Atlantic County Phelan	Pro Se	Standing issues and Assignment of Mortgage issues. Second objection: Working on a loan modification.	9/10/2012 letter. Not a valid objection or response.	9/25/2012 letter. 10/9/2012 letter to Judge.	EXCLUDED Post-judgment
Medina, Edward	F-014457-08 Hudson County Phelan	Pro Se	Would like a loan modification.	10/2/2012 letter. Not a proper objection.	10/9/2012 letter.	EXCLUDED Post-judgment
Mejia, Vilma and Ramon	F-34150-10 Bergen County Zucker	Pro Se	In a forbearance plan.	9/21/2012 letter. Not a proper objection.	10/11/2012 letter to Judge.	
Mendez, Dilcia	F-20614-09 Morris County Phelan	David L. Chapman, Esq.	Summary action not permitted by Guillaume. Unclean hands. Confusing. Default: 3/30/2010		10/24/2012 letter to Judge.	
Mendoza, Rosa	F-22722-10 Passaic County	Leonard S. Miller, Esq.	Motion to Vacate Default filed under the F-9564-12 docket number.		11/13/12 letter to Judge.	
Miah, Nasar and Ripa Choudury **Served 10/22/2012*	F-20624-09 Atlantic County	Dennis A. Scardilli, Esq.	Standing. Assignment of Mortgage. Default: 11/18/2009		11/2/2012 letter to Judge.	
Micheal, Adel	F-57093-09 Hudson County Zucker	Catherine Dimiane, Esq.	Amount due to bring the loan current is incorrect.		10/11/2012 letter to Judge.	
Misoka, James	F-16559-09	Pro Se	Lender not properly	9/27/2012 letter.	10/11/2012	

	Hudson County Zucker		identified because Trustee cannot be the Grantor on a Deed.	Not a proper objection. If you have grounds to vacate default, file a Motion.	letter to Judge.	
Miller, Craig	F-29525-10 Passaic County Phelan	David M. Schlachter, Esq.	Standing, service of NOI package, modification of loan, failure to prosecute, whether to dismiss action		10/26/2012 letter to Judge.	
Mohammed, Ashmeed **Served 10/22/2012*	F-56595-10 Middlesex County Phelan	Linwood A. Jones, Esq.	Requests denial of OSC and have Complaint dismissed and then issue a new NOI. Default: 3/2/2011		10/25/2012 letter to Judge.	
Moore, Rodney	F-61923-09 Essex County Zucker	Pro Se	Would like short sale.	9/17/2012 letter. Improper objection.	9/20/2012 letter.	
Moreno, Segundo	F-13667-09 Essex County Phelan	David L. Chapman, Esq.	Summary action not permitted by Guillaume. Unclean hands.		10/25/2012 letter to Judge.	EXCLUDED Post-judgment
Muluh, Eveline	F-45225-08 Gloucester County Zucker	Pro Se	Working on a short sale.	9/26/2012 letter. Not a proper objection.	10/9/2012 letter.	EXCLUDED Post-judgment
Murray, Anna J.	F-30331-09 Somerset County Phelan	Joseph A. Chang & Associates, LLC	Post-judgment. Misleading language.		10/25/2012 letter to Judge.	
Nash, James	F-41885-10 Atlantic County	Pro Se	Short sale of property.		11/2/12 letter to Mr. Nash.	
Nimensky, Bruce and Amy	F-52108-09 Morris County	Bruce Nimensky, Esq.	Case was dismissed on April 3, 2012.		10/25/2012 letter to	EXCLUDED

	Zucker				Judge.	Dismissed
Nyatome, Grace	F-055264-10 Hudson County Zucker	Pro Se	Would like a loan modification.		9/20/2012 letter.	
Orsorno, Aureliano	F-30795-08 Ocean County Phelan	Rodney Alberto, Esq.	Would like a short sale.		9/20/2012 letter.	
Okebiorun, Edward O.	F-16763-10 Essex County Zucker	Pro Se	Plaintiff made false statement in foreclosure Complaint.	10/2/2012 letter. Not a proper objection. If you have grounds to vacate, file a Motion.	10/2/2012 letter.	
Olalla, Frank	F-18613-08 Essex County Zucker	Pro Se	Standing	9/21/2012 letter. Not a proper objection. 10/2/2012 letter. Reviewed your 9/24/2012 letter. Not an appropriate objection.	10/2/2012 letter.	EXCLUDED Post-judgment
Oliver, Rhonda	F-24565-08 Camden County Zucker	Pro Se	Failure to qualify for loan modification.		10/25/2012 letter to Judge.	EXCLUDED Post-judgment
Orellana, Mirian and Renzo	F-15661-08 Union County	Pro Se	Would like a short sale.		9/20/2012 letter.	EXCLUDED Post-judgment
Ortiz, Felix	F-36990-09 Union County Phelan	Rosa I. Ortiz, Esq.	Filed Motion to Vacate Default on 9/26/2012 in individual foreclosure		10/25/2012 letter to Judge.	

			case. Default: 11/15/2010			
Pacheco, Augusto	F-41554-09 Essex County Parker McCay	Pro Se	Would like a loan modification.		9/20/2012 letter.	
Pankrat, Sergio	F-55848-10 Mercer County Phelan	Pro Se	He was never served with the Complaint in the individual case.	9/21/2012 letter. Not a proper objection.	9/25/2012 letter.	
Parker, Gerod **Not served on Wells Fargo.*	F-13380-08 Union County Phelan	Pro Se	Violations of RESPA, TILA, FDCPA, not properly served.		10/25/2012 letter to Judge.	
Patel, Ashok	F-1269-10 Middlesex County	Pro Se	Disputes validity of loan. QWR	9/24/2012 letter. Not a proper objection. If you have grounds to vacate Default, file Motion.	10/11/2012 letter to Judge.	
Patel, Jaishree	F-041310-10 Middlesex County Zucker	Suketa Brahmbhat, Esq.	Would like a loan modification. Individual issues in foreclosure. Default: 3/8/2011 2nd letter: requests clarification from Judge as to why objection was improper		10/25/2012 letter to Judge.	
Peer, David and Bonnie	F-23292-10 Hunterdon County Phelan	Arthur G. Nevins, Esq.	Case is contested. Foreclosure Plaintiff not on the list of lenders with the OSC. Would like a loan	9/24/2012 letter. Not a proper objection.	10/10/2012 letter to Judge.	EXCLUDED Contested

			modification.			
Peters, Fernando	F-041345-10 Bergen County Phelan	Pro Se	Standing and securitization issues.	9/26/2012 letter. Not a proper objection. If you have grounds to vacate default, file a Motion	10/11/2012 letter to Judge.	
Pierce, Clayton	F-29698-08 Union County Phelan	Legal Services of New Jersey	Raised NOI issue in contested case. Modification issues.			
Procida, Louis	F-58714-10 Middlesex County Zucker	Pro Se	Not properly served. Improper venue. No notice. Needs to get a mortgage and securities expert to review all documents. Fraud.		10/25/2012 letter to Judge.	
Pudimott, Christopher & Jodi	F-046565-10 Somerset County Zucker	Ellen M. Fisher, Esq.	Would like a loan modification.		10/11/2012 letter.	
Quattro, John	F-32076-08 Somerset County Phelan	Denbeaux & Denbeaux	No service on counsel. Plaintiff opposed defendant's Motion to Vacate Default in July 2011 and argued NOI was proper under the law.		10/23/2012 letter to Judge.	EXCLUDED Post-judgment
Riccio, Christine	F-051384-10 Monmouth County	Petra Munro, Esq.	Bankruptcy stay.		9/20/2012 letter	Bankruptcy
Rivera, Corazon **Not served on*	F-8523-10 Hudson County Zucker	Pro Se	Not a Foreclosure Defendant. WF failed to respond to QWR.		10/25/2012 letter to Judge.	

Wells Fargo.						
Rodriguez, Edil	F-060906-09 Camden County Phelan	Pro Se	Did not receive initial NOI before Complaint for Foreclosure was filed. Individual issues in foreclosure case.	9/26/12 letter. Not a proper objection. If you have grounds to vacate default, file a Motion.	10/3/2012 letter.	
Rodriguez, Jose	F-5059-09 Hudson County Phelan	Pro Se	Corrected NOI does not specify who the investors are. SJ granted: 9/16/2010		10/25/2012 letter to Judge.	
Rokow, Donna and Richard	F-09992-10 Hunterdon County Zucker	Denbeaux & Denbeaux	Matter became contested on August 1, 2012, when defendants filed an Answer.		10/10/2012 letter to Judge.	EXCLUDED Contested
Romero, Rony	F-060877-09 Bergen County Phelan	Pro Se	Answer to foreclosure Complaint, requests mediation, would like a short sale. Default: 4/7/2010.		10/23/2012 letter to Judge.	
Ross, Joshua and Monica	F-051767-10 Essex County Phelan	Pro Se	Standing. Would like a loan modification. Default: 1/6/2011		10/25/2012 letter to Judge.	
Rubiano, Robert	F-9280-09 F-10006-09 F-9910-09 F-9685-09 F-9990-09 F-9601-09 F-10011-09 F-9976-09 F-10900-09 F-9967-09		Bankruptcy stay.			Bankruptcy

	F-9603-09 F-9854-09 F-9908-09 F-10180-09 F-10185-09 Mercer County Phelan					
Rueda, Hector *Not a Foreclosure Defendant	Not a foreclosure defendant. Law firm accidentally sent the letter. Disregard.	Law Office of William P. Bonomo	Disregard.		10/2/2012 letter confirming objection letter was sent in error.	Not a foreclosure defendant.
Russell, Mike	F-9982-09 Cumberland County	Pro Se	Bankruptcy stay.	9/17/2012 letter. If you are in bankruptcy, this matter is stayed.	9/26/2012 letter.	Bankruptcy
Sales, Ariel	F-049129-08 Middlesex County Phelan	Pro Se	Contests amount due.		10/25/2012 letter to Judge.	EXCLUDED Post-judgment
Salerno, Virginia	F-64117-09 Essex County Zucker	Kurt R. Kowalski, Esq.	Standing	10/2/2012 letter. Not a proper objection. If you have grounds to vacate, file a Motion.	10/2/2012 letter.	
Sanchez, Rachel F.	F-048089-10 Union County	Pro Se	Would like a short sale. Husband is not on the loan.	9/21/2012 letter. Not a proper objection.	9/20/2012 letter	

Santana, Nelson	F-21096-08 Atlantic County Zucker	Pro Se	Origination issues.		10/25/2012 letter to Judge.	EXCLUDED Post-judgment
Santiago, Julio and Soledad	F-6713-08 Middlesex County Phelan	Joseph A. Chang & Associates, LLC	No notice to counsel. Misleading language. Unable to contact WF rep.		10/25/2012 letter to Judge.	
Santos, Ana M.	F-49186-09 Ocean County	Pro Se	Would like a loan modification.		9/20/2012 letter.	
Saracino, William C.	F-057710-10 Passaic County Zucker	Denbeaux & Denbeaux	Matter is contested.		10/9/2012 letter to Judge.	EXCLUDED Contested
Schulz, Richard	F-056936-09 Somerset County Zucker	Pro Se	Intends to cure the default, needs to work out a plan. Default: 4/15/2010		10/23/2012 letter.	
Sciarra, Justin and Michele	F-6255-09 Cape May County Phelan	Joseph A. Chang & Associates, LLC	Post-judgment. Misleading language. Unable to contact WF rep. *Confirmed not post-judgment.		10/25/2012 letter to Judge.	
Sciarra, Justin and Michele	F-13798-09 Burlington County Phelan	Joseph A. Chang & Associates, LLC	Post-judgment. Misleading language. Unable to contact WF rep		10/11/2012 letter to Judge.	EXCLUDED Post-judgment
Scura, Jacqueline	F-22377-10 Morris County Phelan	Yuriy Moshes, Esq.	Contests amount due.	10/2/2012 letter. Not an appropriate objection.	10/9/2012 letter to Judge.	
Sevilla, Max	F-8972-10 Essex County	Pro Se	Standing. Real party in interest.	9/26/12 letter. Not a proper	10/2/2012 letter.	

	Phelan			objection. If you have grounds to vacate default, file a Motion.		
Sexton, Justine and John	F-16217-07 Gloucester County	Lew Adler, Esq.	Seeks to file Answer, Counterclaim. Third-Party Complaint, and Motion for Class Certification. Default: 12/8/2008		Brief in opposition filed 10/25/2012	
Sheikh, Muhammad	F-38041-09 Middlesex County Phelan	Pro Se	Would like a loan modification. No notice of foreclosure action.		10/25/2012 letter to Judge.	
Shipe, Russell	F-54203-09 Mercer County Phelan	David J. Kenny, Esq.	Case was dismissed on March 29, 2006.		10/9/2012 letter to Judge.	EXCLUDED Dismissed
Simkin, Eric	F-32010-09 Burlington County Phelan	Pro Se	He has grounds to vacate default. Meeting with Legal Services.	9/26/2012 letter. Not a proper objection. If you have grounds to vacate default, file a Motion	10/9/2012 letter to Judge.	
Smith, Joseph K.	F-22623-10 Warren County Phelan	Pro Se	Would like a loan modification.		9/20/2012 letter.	
Soares, Daniela	F-55074-09 Somerset County	Andy, Winchell, Esq.	NOI package was confusing.		11/6/12 letter to Judge.	
Soroka, Irina	F-55561-10 Bergen County Phelan	Pro Se	Standing. Real party in interest. Default: 2/14/2011 Motion to Vacate Default	9/26/12 letter. Not a proper objection. If you have grounds to vacate default, file	10/2/2012 letter. 11/8/12	

			filed under OSC docket number, dated 10/30/2012.	a Motion.	letter to Judge.	
Story, Rose Marie	F-038079-10 Ocean County	Pro Se	Would like a loan modification. Standing.	9/21/2012 letter. Not a proper objection.	9/25/2012 letter.	
Suarez, Rogelio and Barbara **Not served on Wells Fargo.*	F-056887-10 Essex County Phelan	Joseph A. Chang & Associates	OSC brought by improper party, misleading language, issue should be determined by Legislature, difficult to reach WF rep.		10/25/2012 letter to Judge.	
Sunga, Michael & Gina	F-49977-08 Atlantic County	Nicholas Fitzgerald, Esq.	Bankruptcy stay.		9/26/2012 letter.	EXCLUDED Post-judgment
Sutherland, Maude	F-41755-08 Hudson County	Ronald Kurzeja, Esq.	Objects to the fact that the package was not served on her attorney.	9/17/2012 letter. Plaintiff was ordered to serve counsel only.	9/26/2012 letter to her attorney.	
Svikhart, Miles and Susan	F-9433-10 Monmouth County Zucker	Pro Se	Seeks dismissal of the Complaint in individual foreclosure case because lender failed to comply with the FFA. 2nd objection: Seeks stay. Default: 11/3/2010	9/21/2012 letter. Not a proper objection.	10/11/2012 letter to Judge. 10/24/2012 letter to Judge.	
Sylvester, Marianne	F-12141-07 Morris County	Pro Se	Changed circumstances. Newly discovery evidence.		10/17/2012 letter to Judge.	EXCLUDED Post-judgment
Tchkadua,	F-22965-10	Pro Se	Wells Fargo is not his	9/24/2012 letter.	10/2/2012	

George	Bergen County Phelan		lender. He is working on a loan modification. 2nd objection: Content of NOI, standing.	Not a proper objection. If you have grounds to vacate Default, file Motion.	letter. 11/6/12 letter to Judge.	
Thomas, Gregory	F-3254-09 Burlington County	Pro Se	"Lawful Notice"		9/25/2012 letter.	
Thompson, Barry	F-053860-10 Essex County	John T. Doyle, Esq.	Due process violations, chance to file contested answer, cases should be restarted, mandatory modifications.		11/8/12 letter to Judge.	
Thompson, Dawn	F-059172-10 Cape May County Phelan	Pro Se	Contested case. Case scheduled for mediation on 9/25/2012. *Confirmed case is not contested.	9/27/2012 letter. Not a proper objection.	10/11/2012 letter to Judge.	
Thompson, Joseph	F-054551-10 Monmouth County	Pro se	Standing, origination, transfer of loan, modification of loan		11/2/12 letter to Judge.	
Tindall, Richard H.	F-43627-09 Ocean County Zucker	David Paul Daniels, Esq.	Would like to give a deed in lieu of foreclosure.		10/3/2012 letter.	
Tonero, Edward and Molly	F-18639-09 Hunterdon Zucker	Shaun I. Blick, Esq.	Standing.	9/24/2012 letter. Not a proper objection. Suggest counsel review	10/11/2012 letter to Judge.	

				Guillaume and April 4, 2012 Order.		
Torres, Minerva		Pro Se	Working on a loan modification.	9/26/2012 letter. Not a proper objection.	10/9/2012 letter.	
Trebbe, Timothy	F-17693-10 Morris County Zucker	Laurie Bogaard, Esq.	Individual issues re: misrepresentation	9/26/12 letter. Not a proper objection. If you have grounds to vacate default, file a Motion.	10/2/2012 letter.	
Vanderbeck, Phyllis	F-18899-06 Ocean County Phelan		Permanent loan modification approved in bankruptcy.		9/20/2012 letter.	EXCLUDED Dismissed
Vardzelashvilli, Lali	F-50820-08 Monmouth County	Pro Se	Would like a loan modification or may reapply for a new mortgage.	9/17/2012 letter. Contact Reed Smith to discuss modification.	9/20/2012 letter.	
Varela, Victor	F-7516-08 Bergen County Phelan	Denbeaux & Denbeaux	Received a permanent loan modification in July 2012.		10/24/2012 letter to Judge.	EXCLUDED Dismissed
Veloso, Anabela	F-40617-09 Middlesex County Zucker	J. Silvio Mascolo, Esq.	Permanent loan modification per 5/24/2012 Order.	Judge McVeigh wrote to Mark Melodia on 9/4/2012 and asked that he advise the Court if there is a valid loan modification. If so, there should be a dismissal from the		EXCLUDED Dismissed

				OSC and of the underlying action.		
Veluz, Dennis & Stephanie	F-32958-09 Essex County	Pro Se	NOI did not provide 30 days to cure. Contests amount due.	8/28/2012 letter. Referred to vicinage Judge.	9/26/2012 letter.	
Villatoro, Roger	F-21440-09 Hudson County Phelan	Jenee K. Ciccarelli, Esq.	No identification of relationship between Wells Fargo and ASC. Objects to amount due. Wants a new NOI served. *Filed Motion to Vacate Default before Judge Velazquez.	10/9/2012 letter. Your objection is late and improper form. However, return date was amended and you may appear and present your oral argument.	10/11/2012 letter to Judge.	EXCLUDED Post-judgment
West, John and Nancy	F-25354-10 Hunterdon County	Kimberly Sutton, Esq.	Standing. Wife did not sign the Note. Seek to file an Answer in the foreclosure case. Default: 9/1/2010		10/25/2012 letter to Judge.	
White, Percy and Sandra	F-18853-06 Camden County Phelan	Pro Se	Qualified Written Request sent to Wells Fargo.		10/23/2012 letter to Judge.	EXCLUDED Post-judgment
Williams, Nestor	F-35875-07 Ocean County Phelan	Pro Se	Fraudulent banking practices, robosigning, seeks rescission.	9/24/2012 letter. Not a proper objection. If you have grounds to vacate Default, file Motion	10/2/2012 letter.	EXCLUDED Post-judgment
Williams, Randolph & Rhonda	F-21824-09 Somerset County Zucker	Pro Se	Default: 12/30/2009 Seeking extension of time to respond to obtain counsel.	9/17/2012 letter. Not an appropriate objection.	9/26/2012 letter.	

			Second objection: Amount required to cure is wrong. Filed Complaint with OCC. *Filed Motion to Vacate Default.	9/26/12 letter. Not a proper objection. If you have grounds to vacate default, file a Motion		
Wilson, Randal	F-09761-10 Essex County Phelan	Pro Se	Would like a loan modification.	9/26/12 letter. Not a proper objection.	10/2/2012 letter.	
Wyatt, Wayne and Marian	F-13048-10 Passaic County Phelan	Pro Se	Would like a loan modification. Amount due is incorrect. Default: 8/19/2010		10/23/2012 letter to Judge.	
Yurchak, Kristine (now Kristine Hale)	F-4744-09 Morris County Zucker	Janet C. Navarro, Esq.	Issue with content of NOI and service on husband and wife because they are now divorced.	9/26/2012 letter. Objection directed to appropriate Judge for adjudication.	10/9/2012 letter to Judge.	
Zabasajja, Alexander	F-14720-07 Mercer Phelan	Kevin P. Nerwinski, Esq.	Would like a loan modification.		10/9/2012 letter.	EXCLUDED Dismissed
Zambrano, Zenia	F-9592-08 Somerset County Phelan	Pro se	Would like a loan modification. Unable to qualify due to loss of income related to the state of the economy. Default: 4/21/2009		10/24/2012 letter to Judge.	