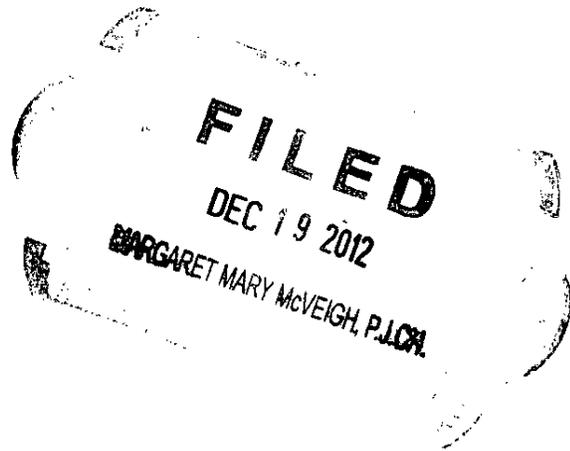


**REED SMITH LLP**  
*Formed in the State of Delaware*  
 Mark S. Melodia, Esquire  
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 Tel. (609) 987-0050



Attorneys for Wells Fargo Bank, N.A.

	)	SUPERIOR COURT OF NEW JERSEY
	)	CHANCERY DIVISION
<b>IN RE APPLICATION BY WELLS</b>	)	PASSAIC COUNTY
<b>FARGO BANK, N.A. TO ISSUE</b>	)	
<b>CORRECTED NOTICES OF INTENT</b>	)	DOCKET NO.: F-009564-12
<b>TO FORECLOSE ON BEHALF OF</b>	)	
<b>IDENTIFIED FORECLOSURE</b>	)	<u>CIVIL ACTION</u>
<b>PLAINTIFFS IN UNCONTESTED</b>	)	
<b>CASES</b>	)	
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**ORDER ON THE OBJECTION FILED BY *AMICUS CURIAE* LEGAL SERVICES OF NEW JERSEY**

**THIS MATTER** having been opened to the Court by *amicus curiae* Legal Services of New Jersey (“Legal Services”), and on notice to Reed Smith LLP, attorneys for Wells Fargo Bank, N.A. (“Wells Fargo”), and based upon the arguments of counsel and all other documents submitted; and the Court having considered the application:

IT IS ON THIS 19 DAY OF DECEMBER 2012:

1. ORDERED that Legal Services’ request for borrowers to have the opportunity to answer the Order to Show Cause is denied;
2. IT IS FURTHER ORDERED that Legal Services’ request that borrowers receive individual hearings is denied;

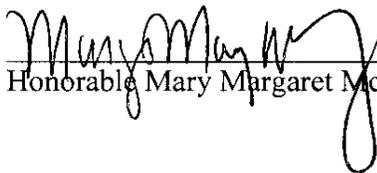
3. IT IS FURTHER ORDERED that the Court denies Legal Services' request for dismissal of a foreclosure complaint or referral of a matter to the vicinage for consideration of equitable relief when a borrower alleges that Wells Fargo did not process a loan modification application properly;

4. IT IS FURTHER ORDERED that the Court denies Legal Services' request for Wells Fargo to be required to certify as to (1) whether a loan modification was requested, (2) whether Wells Fargo evaluated such a request, and (3) the reasons for denying a loan modification;

5. IT IS FURTHER ORDERED that, as reflected in the Final Order for the Order to Show Cause, 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;

6. IT IS FURTHER ORDERED that the Court has requested additional briefing on the issue of the applicable interest rate and has taken that issue under advisement. The Court will issue a separate order on this issue of the applicable interest rate;

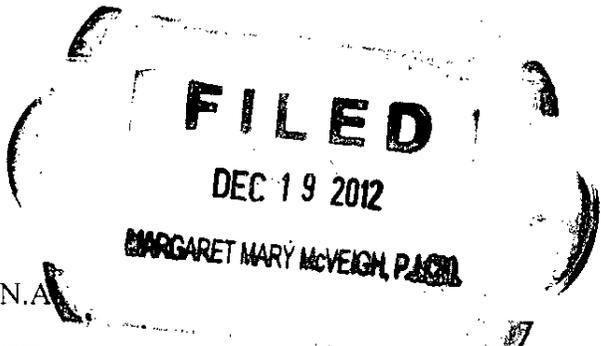
7. IT IS FURTHER ORDERED that Counsel for Wells Fargo will serve a copy of this Order upon Legal Services within seven days of the date hereof.

  
\_\_\_\_\_  
Honorable Mary Margaret McVeigh, P.J.Ch.

**REED SMITH LLP**

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Diane A. Bettino, Esquire  
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Attorneys for Wells Fargo Bank, N.A.

**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**  
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**ORDER ON THE ANSWER, COUNTERCLAIM, THIRD PARTY COMPLAINT,  
MOTION FOR JUDGMENT ON THE PLEADINGS, AND MOTION FOR CLASS  
CERTIFICATION FILED BY WILLIAM BRODY, JUSTINE SEXTON, & JOHN  
SEXTON**

**THIS MATTER** having been opened to the Court by Lewis G. Adler, Esquire, Counsel for William Brody, Justine Sexton, and John Sexton, and on notice to Reed Smith LLP, attorneys for Wells Fargo Bank, N.A. ("Wells Fargo"), and based upon the arguments of counsel and all other documents submitted; and the Court having considered the application:

IT IS ON THIS 19 DAY OF DECEMBER 2012:

1. ORDERED that the Answer, Counterclaim, and Third Party Complaint are stricken from the Docket in this matter;

2. IT IS FURTHER ORDERED that the Motion for Judgment on the Pleadings is denied without prejudice;

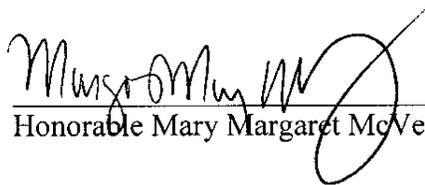
3. IT IS FURTHER ORDERED that the Motion for Class Certification is denied without prejudice;

4. IT IS FURTHER ORDERED that because the foreclosure of Mr. Brody, bearing Docket Number F-18788-08 is in a post-judgment status, Mr. Brody's case will be excluded from this Order to Show Cause Application;

5. IT IS FURTHER ORDERED that Mr. and Mrs. Sexton's foreclosure, bearing Docket Number F-16217-07, will be included in the Final Order, permitting Wells Fargo to cure the previously served Notice of Intent to Foreclose;

6. IT IS FURTHER ORDERED that, if Foreclosure Defendants Justine and John Sexton believe that they have meritorious defenses to the pending foreclosure, then Mr. and Mrs. Sexton should cause a Motion to be filed with the Office of Foreclosure seeking to lift the default and file an Answer;

7. IT IS FURTHER ORDERED that Counsel for Wells Fargo will serve a copy of this Order upon Counsel for William Brody and Justine and John Sexton within seven days of the date hereof.

  
\_\_\_\_\_  
Honorable Mary Margaret McVeigh, P.J.Ch.

**REED SMITH LLP**

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Diane A. Bettino, Esquire

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IN RE APPLICATION BY WELLS  
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CASES

) SUPERIOR COURT OF NEW JERSEY  
) CHANCERY DIVISION  
) PASSAIC COUNTY

) DOCKET NO.: F-009564-12

) CIVIL ACTION

**ORDER ON THE OBJECTION FILED BY FIORE ANTHONY BRONZINO & MARIA BRONZINO**

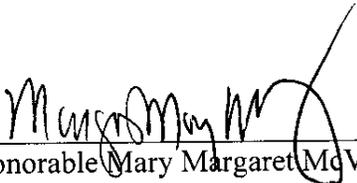
**THIS OBJECTION** having been opened to the Court by Fiore Anthony & Maria Bronzino, pro se, and on notice to Reed Smith LLP, attorneys for Wells Fargo Bank, N.A. (“Wells Fargo”), and based upon the arguments and all other documents submitted, including Mr. & Mrs. Bronzino’s Objection; and the Court having considered the application:

IT IS ON THIS 19 DAY OF DECEMBER 2012:

1. ORDERED that the Objection filed by Fiore Anthony & Maria Bronzino is denied;

2. IT IS FURTHER ORDERED that Fiore Anthony & Maria Bronzino's foreclosure case bearing Docket Number F-19401-07 will be excluded from the Final Order because their foreclosure action is in a post-judgment stage;

3. IT IS FURTHER ORDERED that Counsel for Wells Fargo will serve a copy of this Order upon Mr. & Mrs. Bronzino within seven days of the date hereof.

  
\_\_\_\_\_  
Honorable Mary Margaret McVeigh, P.J.Ch.

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Diane A. Bettino, Esquire

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Attorneys for Wells Fargo Bank, N.A.

	)	<b>SUPERIOR COURT OF NEW JERSEY</b>
	)	<b>CHANCERY DIVISION</b>
<b>IN RE APPLICATION BY WELLS</b>	)	<b>PASSAIC COUNTY</b>
<b>FARGO BANK, N.A. TO ISSUE</b>	)	
<b>CORRECTED NOTICES OF INTENT</b>	)	<b>DOCKET NO.: F-009564-12</b>
<b>TO FORECLOSE ON BEHALF OF</b>	)	
<b>IDENTIFIED FORECLOSURE</b>	)	<u><b>CIVIL ACTION</b></u>
<b>PLAINTIFFS IN UNCONTESTED</b>	)	
<b>CASES</b>	)	
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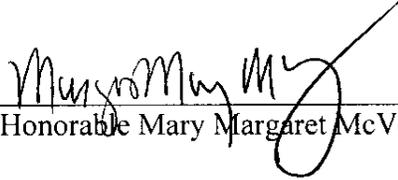
**ORDER ON THE OBJECTION FILED BY MARK DAMSTRA**

**THIS OBJECTION** having been opened to the Court by Mark Damstra, pro se, and on notice to Reed Smith LLP, attorneys for Wells Fargo Bank, N.A. (“Wells Fargo”), and based upon the arguments and all other documents submitted, including Mr. Damstra’s Objection; and the Court having considered the application:

IT IS ON THIS **19** DAY OF DECEMBER 2012:

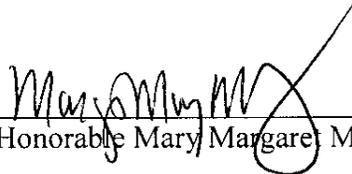
1. ORDERED that the Objection filed by Mark Damstra is denied;
2. IT IS FURTHER ORDERED that Mr. Damstra’s foreclosure case bearing Docket Number F-41515-09 will be included in the Final Order, permitting Wells Fargo to cure the previously served Notice of Intent to Foreclose;

3. IT IS FURTHER ORDERED that Counsel for Wells Fargo will serve a copy of this Order upon Mark Damstra within seven days of the date hereof.

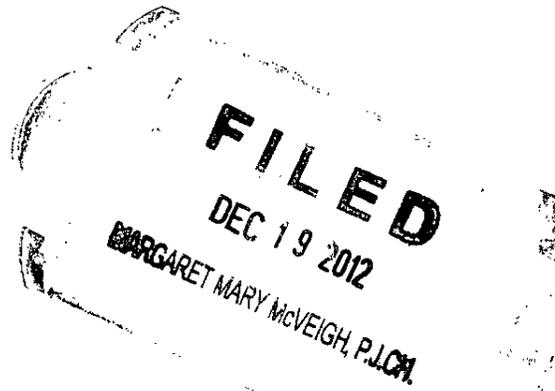
  
\_\_\_\_\_  
Honorable Mary Margaret McVeigh, P.J.Ch.



3. IT IS FURTHER ORDERED that Counsel for Wells Fargo will serve a copy of this Order upon Ms. German within seven days of the date hereof.

  
\_\_\_\_\_  
Honorable Mary Margaret McVeigh, P.J.Ch.

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 Diane A. Bettino, Esquire  
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Attorneys for Wells Fargo Bank, N.A.

	)	SUPERIOR COURT OF NEW JERSEY
	)	CHANCERY DIVISION
	)	PASSAIC COUNTY
	)	DOCKET NO.: F-009564-12
	)	<u>CIVIL ACTION</u>
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**ORDER ON THE OBJECTION FILED BY RISI IBRAHIM**

**THIS OBJECTION** having been opened to the Court by Risi Ibrahim, pro se, and on notice to Reed Smith LLP, attorneys for Wells Fargo Bank, N.A. (“Wells Fargo”), and based upon the arguments and all other documents submitted, including Risi Ibrahim’s Objection; and the Court having considered the application:

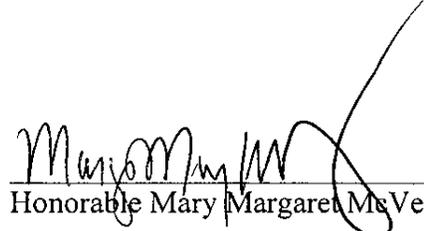
IT IS ON THIS **19** DAY OF DECEMBER 2012:

1. ORDERED that the Objection filed by Risi Ibrahim is denied;
2. IT IS FURTHER ORDERED that Risi Ibrahim’s foreclosure case bearing Docket Number F-24838-07 will be excluded from the Final Order because the foreclosure action is in a post-judgment stage;

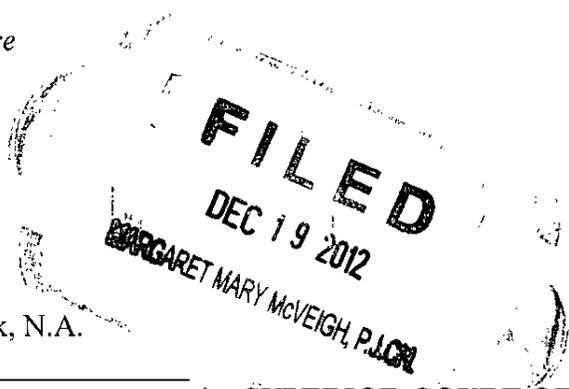
3. IT IS FURTHER ORDERED that, if it has not done so already, no later than December 21, 2012, Wells Fargo will supply Risi Ibrahim with a "life of the loan" history;

4. IT IS FURTHER ORDERED that, if it has not done so already, Counsel for Wells Fargo will correspond with foreclosure Counsel regarding the status of any modification of Risi Ibrahim's loan and report the status of such inquiry to both the Court and Risi Ibrahim by December \_\_, 2012;

5. IT IS FURTHER ORDERED that Counsel for Wells Fargo will serve a copy of this Order upon Risi Ibrahim within seven days of the date hereof.

  
\_\_\_\_\_  
Honorable Mary Margaret McVeigh, P.J.Ch.

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Attorneys for Wells Fargo Bank, N.A.

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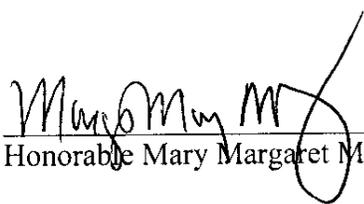
**ORDER ON ANTHONY JONES' OBJECTION**

**THIS OBJECTION** having been opened to the Court by Anthony Jones, pro se, and on notice to Reed Smith LLP, attorneys for Wells Fargo Bank, N.A. ("Wells Fargo"), and based upon the arguments; and the Court having considered the application:

IT IS ON THIS 19 DAY OF DECEMBER 2012:

1. ORDERED that Anthony Jones' objection is denied;
2. IT IS FURTHER ORDERED that Anthony Jones' request for an adjournment is denied;
3. IT IS FURTHER ORDERED that Anthony Jones' foreclosure case bearing Docket Number F-13778-10 will be included in the Final Order, permitting Wells Fargo to cure and correct the previously served Notice of Intent to Foreclose;

4. IT IS FURTHER ORDERED that Counsel for Wells Fargo will serve a copy of this Order upon Anthony Jones within seven days of the date hereof.

A handwritten signature in black ink, appearing to read "Mary Margaret McVeigh", is written over a horizontal line. The signature is stylized and cursive.

Honorable Mary Margaret McVeigh, P.J.Ch.

**REED SMITH LLP**

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Attorneys for Wells Fargo Bank, N.A.

IN RE APPLICATION BY WELLS  
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) SUPERIOR COURT OF NEW JERSEY  
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) PASSAIC COUNTY

) DOCKET NO.: F-009564-12

) CIVIL ACTION

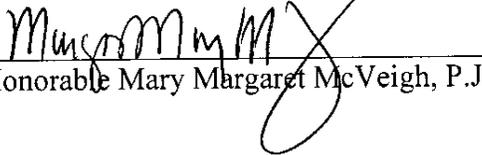
**ORDER ON THE OBJECTION FILED BY AJAY KAJLA**

**THIS OBJECTION** having been opened to the Court by Ajay Kajla, pro se, and on notice to Reed Smith LLP, attorneys for Wells Fargo Bank, N.A. ("Wells Fargo"), and based upon the arguments and all other documents submitted, including Ajay Kajla's Objection; and the Court having considered the application:

IT IS ON THIS 19 DAY OF DECEMBER 2012:

1. ORDERED that the Objection filed by Ajay Kajla is denied;
2. IT IS FURTHER ORDERED that Ajay Kajla's foreclosure case bearing Docket Number F-34025-07 will be excluded from the Final Order because the foreclosure action is in a post-judgment stage;

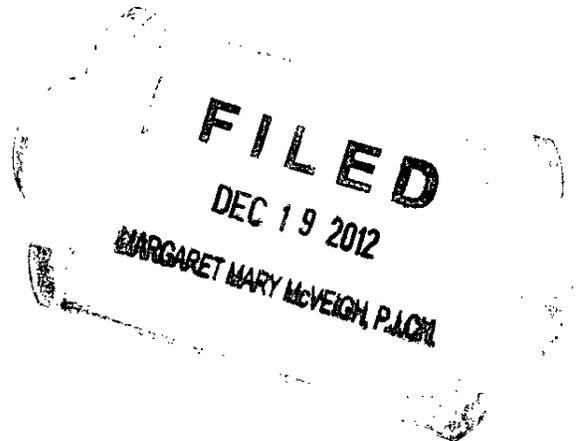
3. IT IS FURTHER ORDERED that Counsel for Wells Fargo will serve a copy of this Order upon Ajay Kajla within seven days of the date hereof.

  
\_\_\_\_\_  
Honorable Mary Margaret McVeigh, P.J.Ch.

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Diane A. Bettino, Esquire  
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Attorneys for Wells Fargo Bank, N.A.

\_\_\_\_\_  
**IN RE APPLICATION BY WELLS  
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) **SUPERIOR COURT OF NEW JERSEY**  
) **CHANCERY DIVISION**  
) **PASSAIC COUNTY**  
) **DOCKET NO.: F-009564-12**  
) **CIVIL ACTION**  
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**ORDER ON THE OBJECTION FILED BY JOHN KELLER  
& ELIZABETH MACKETHAN**

**THIS OBJECTION** having been opened to the Court by Kristopher Facenda, Esquire, Counsel for John Keller and Elizabeth Mackethan, and on notice to Reed Smith LLP, attorneys for Wells Fargo Bank, N.A. (“Wells Fargo”), and based upon the arguments and all other documents submitted, including their Objection; and the Court having considered the application:

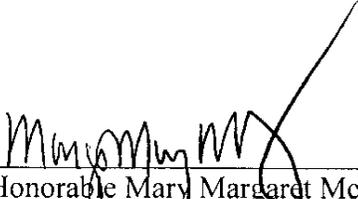
IT IS ON THIS *19* DAY OF DECEMBER 2012:

1. ORDERED that the Objection filed by John Keller and Elizabeth Mackethan is denied;

2. IT IS FURTHER ORDERED that John Keller and Elizabeth Mackethan's case bearing Docket Number F-62712-09 will be included in the Final Order, permitting Wells Fargo to cure and correct the previously served Notice of Intent to Foreclose;

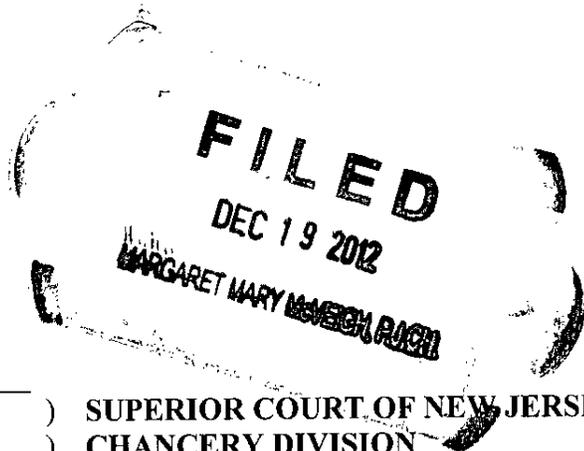
3. IT IS FURTHER ORDERED that, if it has not already done so, no later than December 2/, 2012, Wells Fargo will supply John Keller and Elizabeth Mackethan with a "life of the loan" history;

4. IT IS FURTHER ORDERED that Counsel for Wells Fargo will serve a copy of this Order upon Counsel for John Keller and Elizabeth Mackethan within seven days of the date hereof.

  
\_\_\_\_\_  
Honorable Mary Margaret McVeigh, P.J.Ch.

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 Diane A. Bettino, Esquire  
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Attorneys for Wells Fargo Bank, N.A.




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**IN RE APPLICATION BY WELLS  
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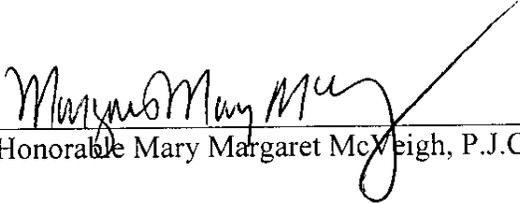
**ORDER ON THE OBJECTION FILED BY LARRY AND JACQUELINE KUSHNER**

**THIS OBJECTION** having been opened to the Court by Larry and Jacqueline Kushner, pro se, and on notice to Reed Smith LLP, attorneys for Wells Fargo Bank, N.A. (“Wells Fargo”), and based upon the arguments and all other documents submitted, including Mr. and Mrs. Kushner’s Objection; and the Court having considered the application:

IT IS ON THIS 19 DAY OF DECEMBER 2012:

1. ORDERED that the Objection filed by Larry and Jacqueline Kushner is denied;
2. IT IS FURTHER ORDERED that Mr. and Mrs. Kushner’s foreclosure case bearing Docket Number F-30194-08 will be excluded from the Final Order because their foreclosure action is in a post-judgment stage;

3. IT IS FURTHER ORDERED that Counsel for Wells Fargo will serve a copy of this Order upon Larry and Jacqueline Kushner within seven days of the date hereof.

  
\_\_\_\_\_  
Honorable Mary Margaret McWeigh, P.J.Ch.

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Attorneys for Wells Fargo Bank, N.A.



**IN RE APPLICATION BY WELLS  
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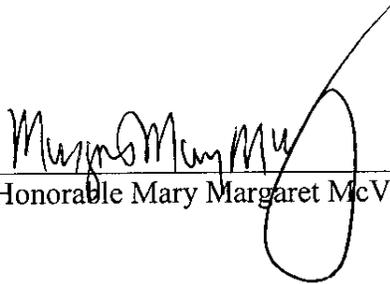
**ORDER ON THE OBJECTION FILED BY SERGIO & ROSA LOPEZ**

**THIS OBJECTION** having been opened to the Court by Joseph Chang, Esquire, Counsel for Sergio & Rosa Lopez, and on notice to Reed Smith LLP, attorneys for Wells Fargo Bank, N.A. ("Wells Fargo"), and based upon the arguments and all other documents submitted, including Sergio & Rosa Lopez' Objection; and the Court having considered the application:

IT IS ON THIS 19 DAY OF DECEMBER 2012:

1. ORDERED that the Objection filed by Sergio & Rosa Lopez is denied;
2. IT IS FURTHER ORDERED that Sergio & Rosa Lopez' foreclosure case bearing Docket Number F-36708-08 will be excluded from the Final Order because the foreclosure action is in a post-judgment stage;

3. IT IS FURTHER ORDERED that Counsel for Wells Fargo will serve a copy of this Order upon Counsel for Sergio & Rosa Lopez within seven days of the date hereof.

  
\_\_\_\_\_  
Honorable Mary Margaret McVeigh, P.J.Ch.

**REED SMITH LLP**

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Mark S. Melodia, Esquire

Diane A. Bettino, Esquire

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136 Main Street, Suite 250

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Tel. (609) 987-0050

**FILED**  
DEC 19 2012  
MARGARET MARY McVEIGH, P.J. CLERK

Attorneys for Wells Fargo Bank, N.A.

**IN RE APPLICATION BY WELLS  
FARGO BANK, N.A. TO ISSUE  
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) **SUPERIOR COURT OF NEW JERSEY**  
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) **PASSAIC COUNTY**

) **DOCKET NO.: F-009564-12**

) **CIVIL ACTION**

**ORDER ON THE OBJECTION FILED BY LESLIE LORENZANA**

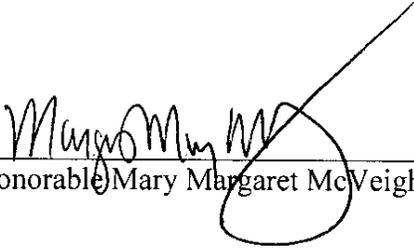
**THIS OBJECTION** having been opened to the Court by Timothy Kane, Esquire, Counsel for Leslie Lorenzana, and on notice to Reed Smith LLP, attorneys for Wells Fargo Bank, N.A. ("Wells Fargo"), and based upon the arguments and all other documents submitted, including the Certification of Cary Brent dated November 19, 2012; and the Court having considered the application:

IT IS ON THIS **19** DAY OF DECEMBER 2012:

1. ORDERED that the Objection filed by Leslie Lorenzana is denied;
2. IT IS FURTHER ORDERED that Ms. Lorenzana's foreclosure case bearing Docket Number F-24510-09 will be included in the Final Order, permitting Wells Fargo to cure the previously served Notice of Intent to Foreclose;

3. IT IS FURTHER ORDERED that, if it has not already done so, no later than December 21, 2012, Wells Fargo will supply Ms. Lorenzana with a "life of the loan" history;

4. IT IS FURTHER ORDERED that Counsel for Wells Fargo will serve a copy of this Order upon Counsel for Leslie Lorenzana within seven days of the date hereof.

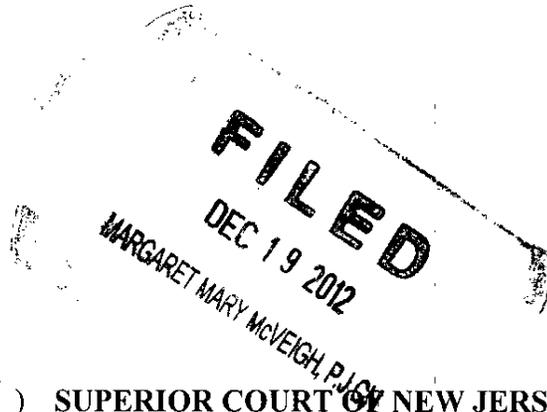
  
\_\_\_\_\_  
Honorable Mary Margaret McVeigh, P.J.Ch.

**REED SMITH LLP**

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Mark S. Melodia, Esquire  
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Attorneys for Wells Fargo Bank, N.A.



IN RE APPLICATION BY WELLS  
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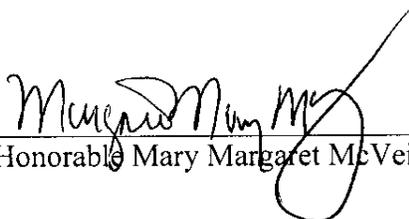
**ORDER ON THE OBJECTION FILED BY ASHMEED MOHAMMED**

**THIS OBJECTION** having been opened to the Court by Linwood Jones, Esquire, Counsel for Ashmeed Mohammed, and on notice to Reed Smith LLP, attorneys for Wells Fargo Bank, N.A. (“Wells Fargo”), and based upon the arguments and all other documents submitted, including Ashmeed Mohammed’s Objection; and the Court having considered the application:

IT IS ON THIS 19 DAY OF DECEMBER 2012:

1. ORDERED that the Objection filed by Ashmeed Mohammed is denied;
2. IT IS FURTHER ORDERED that Ashmeed Mohammed’s foreclosure case bearing Docket Number F-56595-10 will be included in the Final Order, permitting Wells Fargo to cure and correct the previously served Notice of Intent to Foreclose;

3. IT IS FURTHER ORDERED that Counsel for Wells Fargo will serve a copy of this Order upon Counsel for Ashmeed Mohammed within seven days of the date hereof.

  
Honorable Mary Margaret McVeigh, P.J.Ch.

**REED SMITH LLP**

*Formed in the State of Delaware*

Mark S. Melodia, Esquire  
Diane A. Bettino, Esquire  
Princeton Forrestal Village  
136 Main Street, Suite 250  
Princeton, New Jersey 08540  
Tel. (609) 987-0050

Attorneys for Wells Fargo Bank, N.A.

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

**THIS OBJECTION** having been opened to the Court by George Tchkadua, pro se, and on notice to Reed Smith LLP, attorneys for Wells Fargo Bank, N.A. ("Wells Fargo"), and based upon the arguments and all other documents submitted, including the Certification of Cary Brent dated November 19, 2012 and Mr. Tchkadua's Objections; and the Court having considered the application:

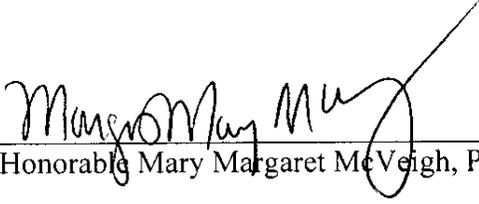
IT IS ON THIS **19** DAY OF DECEMBER 2012:

1. ORDERED that the Objections filed by George Tchkadua are denied;
2. IT IS FURTHER ORDERED that George Tchkadua's foreclosure case bearing Docket Number F-22965-10 will be included in the Final Order, permitting Wells Fargo to cure the previously served Notice of Intent to Foreclose;

3. IT IS FURTHER ORDERED that, if it has not already done so, no later than December 21, 2012, Wells Fargo will supply Mr. Tchkadua with a "life of the loan" history;

4. IT IS FURTHER ORDERED that, if Mr. Tchkadua believes that he has other meritorious defenses to the pending, uncontested foreclosure case, then Mr. Tchkadua should cause a Motion to be filed in the Office of Foreclosure, seeking to lift the default and answer the complaint;

5. IT IS FURTHER ORDERED that Counsel for Wells Fargo will serve a copy of this Order upon George Tchkadua within seven days of the date hereof.

  
\_\_\_\_\_  
Honorable Mary Margaret McVeigh, P.J.Ch.

**REED SMITH LLP**  
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Diane A. Bettino, Esquire  
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Tel. (609) 987-0050

**FILED**  
DEC 19 2012  
MARGARET MARY McVEIGH, P.L.C.H.

Attorneys for Wells Fargo Bank, N.A.

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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**

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) **SUPERIOR COURT OF NEW JERSEY**  
) **CHANCERY DIVISION**  
) **PASSAIC COUNTY**  
) **DOCKET NO.: F-009564-12**  
) **CIVIL ACTION**  
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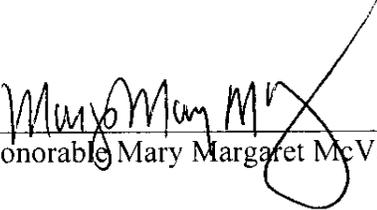
**ORDER ON THE OBJECTION FILED BY ROGER VILLATORO**

**THIS OBJECTION** having been opened to the Court by Jenee Ciccarelli, Esquire, Counsel for Roger Villatoro, and on notice to Reed Smith LLP, attorneys for Wells Fargo Bank, N.A. (“Wells Fargo”), and based upon the arguments and all other documents submitted, including Roger Villatoro’s Objection; and the Court having considered the application:

IT IS ON THIS **19** DAY OF DECEMBER 2012:

1. ORDERED that the Objection filed by Roger Villatoro is denied;
2. IT IS FURTHER ORDERED that Roger Villatoro’s foreclosure case bearing Docket Number F-21440-09 will be excluded from the Final Order because the foreclosure action is in a post-judgment stage;

3. IT IS FURTHER ORDERED that Counsel for Wells Fargo will serve a copy of this Order upon Counsel for Roger Villatoro within seven days of the date hereof.

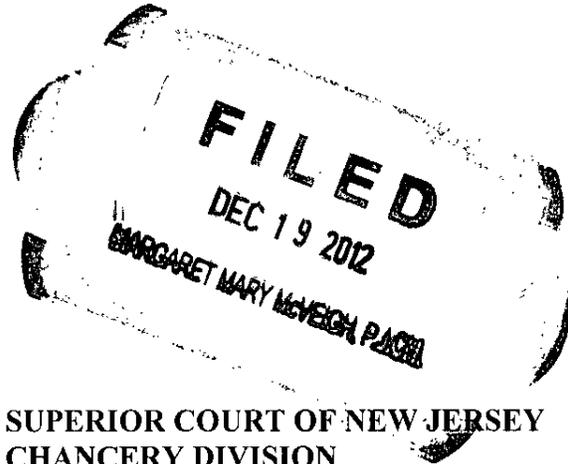
  
\_\_\_\_\_  
Honorable Mary Margaret McVeigh, P.J.Ch.

**REED SMITH LLP**

*Formed in the State of Delaware*

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Attorneys for Wells Fargo Bank, N.A.



**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**  
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**ORDER ON THE OBJECTION FILED BY JOHN & NANCY WEST**

**THIS OBJECTION** having been opened to the Court by Kimberly Sutton, Esquire, counsel for John and Nancy West, and on notice to Reed Smith LLP, attorneys for Wells Fargo Bank, N.A. ("Wells Fargo"), and based upon the arguments and all other documents submitted, including John & Nancy West's Objection; and the Court having considered the application:

IT IS ON THIS 19 DAY OF DECEMBER 2012:

1. ORDERED that the Objection filed by John & Nancy West is denied;
2. IT IS FURTHER ORDERED that John & Nancy West's foreclosure case bearing Docket Number F-25354-10 will be included in the Final Order, permitting Wells Fargo to cure and correct the previously served Notice of Intent to Foreclose;

3. IT IS FURTHER ORDERED that Counsel for Wells Fargo will serve a copy of this Order upon Counsel for John & Nancy West within seven days of the date hereof.

  
\_\_\_\_\_  
Honorable Mary Margaret McVeigh, P.J.Ch.

**REED SMITH LLP**

*Formed in the State of Delaware*

Mark S. Melodia, Esquire

Diane A. Bettino, Esquire

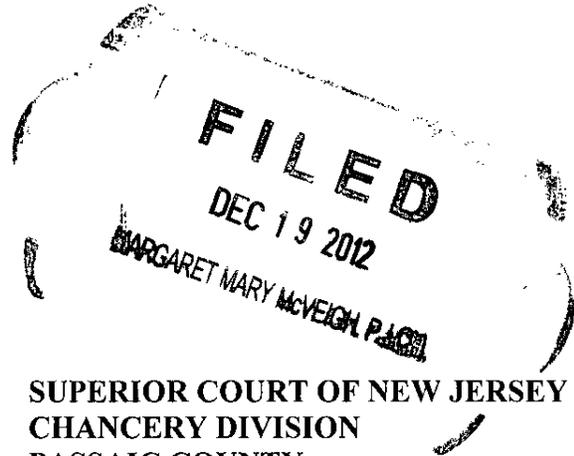
Princeton Forrestal Village

136 Main Street, Suite 250

Princeton, New Jersey 08540

Tel. (609) 987-0050

Attorneys for Wells Fargo Bank, N.A.



**IN RE APPLICATION BY WELLS  
FARGO BANK, N.A. TO ISSUE  
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) PASSAIC COUNTY

) DOCKET NO.: F-009564-12

) CIVIL ACTION

**ORDER ON THE OBJECTION FILED BY ZENIA ZAMBRANO**

**THIS OBJECTION** having been opened to the Court by Zenia Zambrano, pro se, and on notice to Reed Smith LLP, attorneys for Wells Fargo Bank, N.A. (“Wells Fargo”), and based upon the arguments and all other documents submitted, including Zenia Zambrano’s Objection; and the Court having considered the application:

IT IS ON THIS 19 DAY OF DECEMBER 2012:

1. ORDERED that the Objection filed by Zenia Zambrano is denied;
2. IT IS FURTHER ORDERED that Zenia Zambrano’s foreclosure case bearing Docket Number F-9592-08 will be included in the Final Order, permitting Wells Fargo to cure and correct the previously served Notice of Intent to Foreclose;

3. IT IS FURTHER ORDERED that, if it has not already done so, by December 21, 2012, Counsel for Wells Fargo will follow up with Zenia Zambrano to answer questions she may have regarding loan modification and mediation;

4. IT IS FURTHER ORDERED that Counsel for Wells Fargo will serve a copy of this Order upon Zenia Zambrano within seven days of the date hereof.

  
\_\_\_\_\_  
Honorable Mary Margaret McVeigh, P.J.Ch.