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Attorney(s) for: Alice Whitehurst, et al., Defendant

Midfirst Bank, et als.

Plaintiff(s)

vs.

Alice Whitehurst, et al.

Defendant(s)

SUPERIOR COURT OF NEW JERSEY
CHANCERY DIVISION
PASSAIC COUNTY

DOCKET NO. F-12399-12

CIVIL ACTION

Certification in Lieu of Oath or Affidavit

I, Alice Whitehurst, the Defendant in the above entitled action do herewith Certify in Lieu of Oath or Affidavit object to the within Plaintiff's Order to Show Cause and Verified Complaint to Foreclosure upon the subject property at; 14 La mark Avenue; Newark, N.J. for the following reasons.

1. Plaintiff's failed to serve upon the within Defendant(s) a proper Notice of Intention to foreclose prior to the filling of the original Verified Complaint to Foreclose.

2. The Plaintiff's calculation of the amount due to Plaintiff is incorrect.

(A) Based upon the Mortgage Assistance Program entered into by the within parties in 2010; Defendant - Borrower(s) payment balance due as of 03-08-2012 is \$12,219.87 (See true copy of within Defendant(s) payment Summary Sheet attached hereto) .

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I certify that the foregoing statements made by me are true. I am aware that if any of the foregoing statements made by me are willfully false, I am subject to punishment.

Dated _____



Signature

Alice D. Whitehurst

Type Name

Type Title

Mortgage Assistance Program

	2009	2010	2011
\$	289.00	\$466.00	\$903.27
\$	289.00	\$500.00	
\$	289.00	\$500.00	
\$	289.00	\$513.00	
\$	289.00		
\$	289.00		
\$	289.00		
\$	289.00		
\$	289.00		
\$	289.00		
\$	289.00		
\$	289.00		
\$	289.00		
\$	3,468.00	\$1,979.00	\$903.27

Total Paid Out: \$6,350.27

As of 03/08/2012 Midland requested Amount	\$18,570.14
Minus amount paid	\$6,350.27
Total Balance	\$12,219.87