

Linwood Moore SR
MARlice F Moore
56 Eddington Lane
Monroe Twp NJ 08831

FILED Sep 05, 2013

RECEIVED

SEP 05 2013

SUPERIOR COURT
CLERK'S OFFICE

August 31, 2013

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

Re Objection By Linwood Moore SR
MARlice F Moore

Order to Show Cause Docket No.

Intention to Foreclose F-21511-13

Borrower Name Linwood Moore SR
MARlice F Moore

Loan Number 1927364110

Plaintiff Name in Foreclosure action
CHASE Home Finance LLC.

Docket Number in Foreclosure Action

F-55550-09

1. I default in 6-1-09- and ask CHASE for a Loan modification. My mortgage payment was \$2795.56 Per mo.
2. Letter - August 4, 2009. Acceleration Warning (Notice of Intent to Foreclose)
3. Letter - August 27, A employee From Freddie mac name Winfrey F Pierce Call me and we talk. and I was told to File a Chapter 7 bankruptcy and I will get a Loan Modification.
4. Fein, Such KAHNc Shepard. P.C.
Filed Oct 21, 2009 Foreclosure Paper
Superior Court of New Jersey
Chancery Division. Middlesex County
5. Letter November 18, 2009 Loan Modification package came make 3 trial payment to qualify. my Payment was 1951.00 per mo I made all 3 on time. But we had problem with the paper work Paper work kept getting Lost. So I had to Kepton making payment. I made payment to September and that was a month of payment and they sent me a letter saying I didnt qualify. Try again.
6. March 11, 2011 new modification package came. Payment went From \$1951.00 Per mo. to 2641.89 Per mo. and 3 more trial Payment. Mortgage payment was 2795.56. Per mo.
7. 2 Letter MAY 10, 2013 - August 19. CHASE would like to help me

DATE
8-31-13

Sumood Moore
Martine Moore

June 30, 2009

Linwood Moore, Sr.
56 Eddington Ln.
Monroe, NJ 08831-5332

|||||

Important Information
Regarding Your Account

Home Mortgage Loan ending in: 4110
Property Address:
56 Eddington Ln
Monroe Twp, NJ 08831

Dear Linwood Moore, Sr.:

Thank you for your recent request for a loan modification on your mortgage account (indicated above). We are sending this letter to let you know that we are actively reviewing your request and will be following up within thirty (30) days of the date of this letter.

Please keep in mind that your modification request, like all loan workout options, requires full underwriting review and approval. If your modification is approved, we will send you a formal agreement to sign.

At Chase, our goal is to provide thorough and accurate service for every customer. We greatly appreciate your patience as we complete the review process. We value you as a customer and look forward to helping you with your financial needs.

Sincerely,

Chase Home Finance LLC

Q2M-A-00591834

A Warning for All Homeowners...

The federal government has issued the following warning:

"Borrowers should beware of any organization that attempts to charge a fee for housing counseling or modification of a delinquent loan, especially if they require a fee in advance."

Remember – Chase offers loan modification assistance free of charge – there is no modification fee. If anyone contacts you and says they will modify your mortgage for a fee – do not give them any money or information. Because you are currently delinquent on your mortgage payments, you should contact Chase, your lender, first.

Chase Home Finance LLC (OH4-7356)
3415 Vision Drive
Columbus, OH 43219-6009



August 04, 2009



14257-0115876-024-2-011-001-000-000

MARLICE MOORE
56 EDDINGTON LN
MONROE NJ 08831-5332

Acceleration Warning (Notice of Intent to Foreclose)

Account: 1927364110 (the "Loan")

Property Address: 56 EDDINGTON LN
MONROE TWP, NJ 08831 (the "Property")

Dear Mortgagor(s):

Our records indicate that your Loan is in default and you have breached the terms of the Mortgage, Security Deed, or Deed of Trust ("Mortgage") securing your Loan.

Under the terms of the Mortgage, you are hereby notified of the following:

1. You are in default because you have failed to pay the required monthly installments commencing with the payment due 06/01/2009.
2. As of 08/03/2009, total monthly payments (including principal, interest, and escrow if applicable), late fees, NSF fees, and other fees & advances due under the terms of your loan documents in the total amount of \$8,604.32 are past due. This past due amount is itemized below.

The above-referenced total amount due does not reflect any partial payments currently held in suspense on your account. Suspense amounts will be applied toward reduction of the loan balance once payment in full required by this letter is received. Accounts not including an escrow monthly deposit may not reflect the entire escrow amount advanced and due on the Loan. If you have any questions about the amounts detailed below, please contact us as soon as possible at (800) 848-9380.

Total Monthly Payments	\$8,386.68
Late Fees	\$217.64
NSF Fees	\$0.00
Other Fees & Advances*	\$0.00

**Other Fees & Advances include those amounts allowed by your Note and Mortgage. If you need additional information regarding the fees, please contact us at the number provided below.*

3. You have the right to cure the default on or before 09/04/2009 and avoid the initiation of foreclosure proceedings.
4. Action required to cure the default: You must pay the total amount set forth in Paragraph 2 on or before 09/04/2009 in order to cure this default.

Chase Home Finance LLC (OH4-7356)
3415 Vision Drive
Columbus, OH 43219-6009



August 04, 2009



Address Service Requested

14257-0115877-024-1-011-001-000-000

LINWOOD MOORE SR
56 EDDINGTON LN
MONROE TWP NJ 08831-5332

Your house is your home. We want to keep it that way.

We need to talk--call (800) 848-9380 today.

You're going through tough times--we can help. In fact, we believe your home loan may be eligible for a loan modification program--we may be able to change the term of your loan, the interest rate, and maybe even the principal due date, to reduce the monthly payment to an amount you can afford.

Call us today at (800) 848-9380 so we can help you turn things around. We'll discuss your current situation (outlined in the enclosed letter) and the options available to you. But we cannot stress enough that the longer you delay calling us--the fewer chances you may have to keep your home.

It will only take a few minutes on the phone--one of our Loan Specialists will work with you to determine the option that best fits your needs. There are several options available--call us now and let's see which one will work best for you.

We are committed to working with you to find a way to help you keep your home, but you must call us immediately at (800) 848-9380--the longer you delay the fewer options you may have.

Collections Department
Chase Home Finance LLC
(800) 848-9380
(800) 582-0542 TDD / Text Telephone

P.S. The enclosed legal letter outlines, in detail, your current situation and the consequences that will occur unless we receive the required financial information from you and can approve you for a modification. Once you call us with the information needed, then we can work together to determine the option that will work best for you. We cannot guarantee that you will be approved, but your only chance of saving your home is by contacting us immediately. Please don't delay--call us now at (800) 848-9380.

FCL MTM

Consumer Credit 
Counseling Service
A Member of the CredAbility™ Network

100 Edgewood Avenue • Suite 1800
Atlanta, GA • 30303
404-527-7630 • 800-251-CCCS
www.cccsinc.org

August 27, 2009

LINWOOD MOORE SR
56 EDDINGTON LANE
MONROE TOWNSHIP, NJ 08831

RE: Freddie Mac Loan #487157486
Servicer Name: JPMORGAN CHASE BANK NA
Servicer Loan #: 1927364110
Property Address: 56 EDDINGTON LANE
MONROE TOWNSHIP, NJ 08831

Dear LINWOOD MOORE SR:

We are a nonprofit HUD-approved housing counseling agency, and we have been asked by Freddie Mac to make available to you free financial and housing counseling. Freddie Mac is the owner of your mortgage and was recently notified by your mortgage lender, JPMORGAN CHASE BANK NA, that your loan has become delinquent. Freddie Mac has retained us to work with you to see whether our financial counseling can help resolve the delinquency.

Consumer Credit Counseling Service of Atlanta is not a collection agency. As a nonprofit housing counseling agency, we share your interest in seeing you keep your home and maintain your credit reputation. A mortgage delinquency is a serious matter. The Consumer Credit Counseling Service of Atlanta can assist you in working with your lender to make suitable arrangements to resolve your delinquent payments.

Please call us today at **1-866-437-3019** or visit our website at www.cccsmortgagehelp.org to learn what options are available. These options may include:

1. **Forbearance:** You may be permitted to pay less than the full amount due or no payments for a period of time. At the end of the forbearance, the loan would need to be:
 - a. Reinstated
 - b. Paid off in full
 - c. Another workout option may be approved.
2. **Repayment Plan:** You may be permitted to repay the total amount you are behind over the course of several months. Example: Delinquent amount of \$2,000.00 paid over 6 months = \$333.33, plus your regular payment of \$600.00. Total payment for 6 months would be \$933.33. Once current your payment would revert back to the \$600.00.
3. **Loan Modification:** If you can make the payments on your loan, but do not have enough money to pay the past due payments or you cannot afford the total amount of your current payment, your lender may be able to change one or more terms of your original loan to make the payment more affordable. For example: Delinquency \$2,000.00 would be added to the principal balance and the loan re-amortized over the remaining term of the mortgage.
4. **Sale:** If you can no longer afford your home, a specific amount of time may be allowed for you to find a purchaser and pay off the total amount owed. If the property's sales value is not enough to pay the loan in full, your lender may be able to accept less than the full amount owed.

It's important that you respond quickly because JPMORGAN CHASE BANK NA, will not stop the collection and foreclosure process. Contacting Consumer Credit Counseling Service of Atlanta will not automatically stop this process, but our trained counselors are ready now to help you explore your options.

You may have the misconception that the lender wants to take your home back through foreclosure. This is not true. Lenders for Freddie Mac are only interested in seeing that payments are made each month as agreed in the mortgage terms. As a general rule, lenders only begin the foreclosure process when all efforts to resolve the delinquency fail.

If you have brought your loan current or are already working with JPMORGAN CHASE BANK NA, and don't require our assistance, please disregard this letter.

Sincerely,

Housing Counseling Team

Consumer Credit Counseling Service of Atlanta

NICHOLAS FITZGERALD
*Admitted in NY and NJ

COURINA YULISA
*Admitted in NY and NJ

LAUREN YASSINE
*Admitted in NJ

FITZGERALD & ASSOCIATES, P.C.
NICHOLAS FITZGERALD
ATTORNEY AT LAW
649 Newark Avenue
JERSEY CITY, NJ 07306
TELEPHONE (201) 533-1100

NEW YORK OFFICE
41 MADISON AVE, SUITE 4000
NEW YORK, NY 10010-2202
(800) 828-7763

September 22, 2009

Linwood Moore
56 Eddington Lane
Monroe Township, NJ 08831

Dear Mr. Moore:

This letter is to thank you for meeting me at my office; to review the facts regarding your situation; and to provide you with legal advice.

You and your wife, Marlice Moore, filed a Chapter 13 with us in 1996.

You are in the process of obtaining a loan modification for your mortgage and a Fannie Mae employee suggested that you file a Chapter 7 to get rid of some of your debts so that the payments would be manageable. He told you to call your bank on 10/2/09 to check if the package will be sent to you. You owe about \$11,000 in arrears on your mortgage.

You and your wife owe approximately \$67,000 in credit card debt.

Your wife is a co-signor for your son's student loan.

You own one house and two cars, and you would like to keep all of them. You are current on your car payments.

You and your wife earn approximately \$4,800 per month combined. You both support your two children who are still living with you.

You would like to file jointly with your wife.

I recommend that you file for Chapter 7 bankruptcy to eliminate your debts forever and to stop creditors from calling you, suing you or taking any other action against you. "Chapter 7" is what is known as a "non-payment" plan type of case in which your unsecured debts would be eliminated without your having to repay any money to your creditors.

The legal fee for your case would be \$1,000 and the court filing fee is \$299 and there is a \$200 fee for mandatory credit counseling and a \$60 fee for a special credit report for a total fee in the amount of \$1,559.

Although you could pay that fee over time, you would have to pay that fee in full before we filed your case. Some of our clients pay the fee at the rate of \$100 or more per month. We would take creditor phone calls during the time you are paying us but we could not actually file



HELPING YOU STAY IN YOUR HOME.

**MAKING
HOME
AFFORDABLE**



*You may be able to make your payments more affordable.
Act now to get the help you need!*

NOVEMBER 18, 2009

LINWOOD MOORE SR AND MARLICE MOORE
56 EDDINGTON LN
MONROE, NEW JERSEY 08831

Loan #: 1927364110
Property Address: 56 EDDINGTON LN
MONROE TWP, NEW JERSEY 08831

Dear LINWOOD MOORE SR AND MARLICE MOORE

You may qualify for a Home Affordable Modification Trial Period Plan – a way to make your payment more affordable.

We have enclosed a customized Home Affordable Modification Trial Period Plan ("Trial Period Plan"). If you qualify under the federal government's Home Affordable Modification program and comply with the terms of the Trial Period Plan, we will modify your mortgage loan and you can avoid foreclosure.

STEP 1 PROVIDE THE INFO WE NEED TO HELP YOU

Detailed instructions on what you need to do to take advantage of this offer are set forth on the enclosed document entitled "Complete Your Checklist." Generally, you will need to:

- Explain the financial hardship that makes it difficult for you to pay your mortgage loan using the required Hardship Affidavit (enclosed).
- Submit the required documentation of your income. (If you submitted the required documentation within the last 15 days, you do not have to resubmit this documentation unless it has changed).
- Make timely monthly trial period payments. (If your loan is in foreclosure, your trial period payments must be made with certified funds.)

The monthly trial period payments are based on the income information that you previously provided to us. They are also our estimate of what your payment will be IF we are able to modify your loan under the terms of the program. If your income documentation does not support the income amount that you previously provided in our discussions, two scenarios can occur:

- 1) Your monthly payment under the Trial Period Plan may change and you may have to restart the Trial Period; or
- 2) You may not qualify for this loan modification program

If you do not qualify for a loan modification, we will work with you to explore other options available to help you keep your home or ease your transition to a new home.

STEP 2 LET US KNOW THAT YOU ACCEPT THIS OFFER

Please let us know no later than **DECEMBER 18, 2009** that you accept the Trial Period Plan by returning one signed copy of the Trial Period Plan, along with other required documents identified in this cover letter and the first trial payment. Now is the time to act. We are ready to help you. The first step is to read this entire letter and all enclosures carefully as they contain important program information and requirements. Then, take the steps outlined on the enclosed document "Complete Your Checklist."



2. **The Trial Period Plan.** On or before each of the following due dates, I will pay the Lender the amount set forth below ("Trial Period Payment"), which includes payment for Escrow Items, including real estate taxes, insurance premiums and other fees, if any, of U.S. \$1,951.00.

Trial Period Payment #	Trial Period Payment	Due Date On or Before
1*	\$1,951.00	01/01/2010
2	\$1,951.00	02/01/2010
3	\$1,951.00	03/01/2010

The Trial Period Payment is an estimate of the payment that will be required under the modified loan terms, which may be finalized in accordance with Section 3 below. The actual payments under the modified loan terms, however, may be different.

***I understand that my first payment and this signed Trial Period Plan must be received by the Lender no later than JANUARY 01, 2010 or I may not be accepted into the Home Affordable Modification Program.**

I agree that during the period (the "Trial Period") commencing on the Trial Period Effective Date and ending on the earlier of: (i) the first day of the month following the month in which the last Trial Period Payment is due (the "Modification Effective Date") or (ii) termination of this Plan, I understand and acknowledge that:

- A. TIME IS OF THE ESSENCE under this Plan. This means I must make all payments on or before the days that they are due;
- B. Except as set forth in Section 2.C. below, the Lender will suspend any scheduled foreclosure sale, provided I continue to meet the obligations under this Plan, but any pending foreclosure action will not be dismissed and may be immediately resumed from the point at which it was suspended if this Plan terminates, and no new notice of default, notice of intent to accelerate, notice of acceleration, or similar notice will be necessary to continue the foreclosure action. All rights to such notices are hereby waived by me to the extent permitted by applicable law;
- C. If my property is located in Georgia, Hawaii, Missouri, or Virginia and a foreclosure sale is currently scheduled, the foreclosure sale will not be suspended and the Lender may foreclose if I have not made each and every Trial Period Payment that is due through the end of the month preceding the month in which the foreclosure sale is scheduled to occur. If a foreclosure sale occurs pursuant to this Section 2.C., this Plan shall be deemed terminated;
- D. The Lender will hold the payments received during the Trial Period in a non-interest bearing account until they total an amount that is enough to pay my oldest delinquent monthly payment on my loan in full. I understand the Lender will not pay me interest on the amounts held in the account. If there is any remaining money after such payment is applied, such remaining funds will be held by the Lender and not posted to my account until they total an amount that is enough to pay the next oldest delinquent monthly payment in full;
- E. When the Lender accepts and posts a payment during the Trial Period it will be without prejudice to, and will not be deemed a waiver of, the acceleration of the loan or foreclosure action and related activities and shall not constitute a cure of my default under the Loan Documents unless such payments are sufficient to completely cure my entire default under the Loan Documents;
- F. If prior to the Modification Effective Date, (i) the Lender does not provide me a fully executed copy of this Plan and the Modification Agreement; (ii) I have not made the Trial Period payments required under Section 2 of this Plan; (iii) the Lender determines that any of my representations in Section 1 were not true and correct as of the date I signed this Plan or are no longer true and correct at any time during the Trial Period; or (iv) I do not provide all information and documentation required by Lender, the Loan Documents will not be modified and this Plan will terminate. In this event, the Lender will have all of the rights and remedies provided by the Loan Documents, and any payment I make under this Plan shall be applied to amounts I owe under the Loan Documents and shall not be



COMPLETE YOUR CHECKLIST

This is the information we need to help you modify your mortgage payments

Act Now!

To accept this offer, and see if you qualify for a Home Affordable Modification, send the items listed below to **CHASE HOME FINANCE LLC**, no later than **DECEMBER 18, 2009**. Use the return envelope(s) provided for your convenience.

- 1. One copy of the enclosed Trial Period Plan signed by all borrowers,
- 2. Your first month's trial period payment in the amount of **\$1,951.00** (if loan is in foreclosure, certified funds are required). Note that there may be a separate envelope enclosed for you to mail your first payment back to us.
- 3. The enclosed Hardship Affidavit completed and signed by all borrowers (no notary required), (Please refer to the request for optional government monitoring information at the end of this Affidavit.)
- 4. A signed and dated copy of the IRS Form 4506T-EZ (Request for Transcript of Tax Return) for each borrower (borrowers who filed their tax returns jointly may send in one IRS Form 4506T-EZ signed and dated by both of the joint filers). (Note: please do not send this form directly to the IRS.)
- 5. Proof that you occupy the property as your primary residence, such as a recent utility bill in your name at the property address.
- 6. Documentation to verify all of the income of each borrower (including any alimony or child support that you choose to rely upon to qualify). This documentation should include:

For each borrower who is a salaried employee:

- Signed copy of the most recent filed federal tax return with all schedules; and
- Copy of the two most recent pay stubs.

For each borrower who is self-employed:

- Signed copy of the most recent filed federal tax return with all schedules, and
- Copy of the most recent quarterly or year-to-date profit/loss statement.

For each borrower who has income such as social security, disability or death benefits, pension, public assistance, or unemployment:

- Signed copy of most recent federal tax return with all schedules and W-2 or copies of two most recent bank statements.
- Copy of benefits statement or letter from the provider that states the amount, frequency and duration of the benefit.
- Social security, disability, death or pension benefits must continue for at least 3 years to be considered qualifying income under this program. Public assistance or unemployment benefits must continue for at least 9 months to be considered qualifying income under this program.

For each borrower who is relying on alimony or child support as qualifying income:

- Copy of divorce decree, separation agreement or other written agreement or decree that states the amount of the alimony or child support and period of time over which it will be received. Payments must continue for at least 3 years to be considered qualifying income under this program.
- Proof of full, regular and timely payments; for example deposit slips, bank statements, court verification or filed federal tax return with all schedules.

For each borrower who has rental income:

- Signed copies of most recent two years filed federal tax returns with all schedules, including Schedule E—Supplement Income and Loss. Rental income for qualifying purposes will be 75% of the gross rent.

If you have other types of income, cannot locate required documents, or have questions about the documentation required, please contact us at **(866) 550-5705**.

You must send in your signed Trial Period Plan, all required income documentation, and your first trial period payment by **DECEMBER 18, 2009** or the offer made in the Trial Period Plan may be void and you may no longer qualify for a modification. If you cannot provide the documentation within the time frame provided, please contact us to request an extension of time to gather your documents.

Keep a copy of all documents for your records. Don't send original income documentation as copies are acceptable.

Your remaining trial period payments in the amount of **\$1,951.00** per month will be due on the dates indicated in the Trial Period Plan. These payments should be sent instead of, not in addition to, your normal monthly



Bank of America

Cashier's Check

No. 1765646

Notice to Purchaser - In the event this check is lost, misplaced or stolen, a sworn statement and 90-day waiting period will be required prior to replacement. This check should be negotiated within 90 days.

Date NOVEMBER 30, 2009

30-1/1140
NTX

Banking Center HUDSON MALL

0096641 00004 001765646

LINWOOD MOORE

Remitter (Purchased By)

1951.00

Pay **ONE THOUSAND NINE HUNDRED FIFTY ONE DOLLARS AND 00 CENTS**

\$

To The Order Of **CHASE HOME FINANCE LLC**

Non-Negotiable

Authorized Signature

Customer Copy

Retain For Your Records

001641006048

Bank of America, N.A.
San Antonio, Texas

VOID AFTER 90 DAYS

30-14-3774B 06-2005

Bank of America

Cashier's Check

No. 1785757

Notice to Purchaser - In the event this check is lost, misplaced or stolen, a sworn statement and 90-day waiting period will be required prior to replacement. This check should be negotiated within 90 days.

Date JANUARY 04, 2010

30-1/1140
NTX

Banking Center SHOP PITE EAST WINDSOR

0097736 00002 001785757

LINWOOD G MOORE

Remitter (Purchased By)

\$ **1951.00**

Pay **ONE THOUSAND NINE HUNDRED FIFTY ONE DOLLARS AND 00 CENTS**

To The Order Of **CHASE HOME FINANCE LLC**

Non-Negotiable

Authorized Signature

Customer Copy

Retain For Your Records

001641006048

Bank of America, N.A.
San Antonio, Texas

VOID AFTER 90 DAYS

30-14-3774B 06-2005

Bank of America

Cashier's Check

No. 1785877

Notice to Purchaser - In the event this check is lost, misplaced or stolen, a sworn statement and 90-day waiting period will be required prior to replacement. This check should be negotiated within 90 days.

Date FEBRUARY 05, 2010

30-1/1140
NTX

Banking Center SHOP PITE EAST WINDSOR

0097736 00006 001785877

LINWOOD MOORE

Remitter (Purchased By)

\$ **1951.00**

Pay **ONE THOUSAND NINE HUNDRED FIFTY ONE DOLLARS AND 00 CENTS**

To The Order Of **CHASE HOME FINANCE LLC**

Non-Negotiable

Authorized Signature

Customer Copy

Retain For Your Records

001641006048

Bank of America, N.A.
San Antonio, Texas

VOID AFTER 90 DAYS

30-14-3774B 06-2005

Bank of America

Cashier's Check

No. 1785786

Notice to Purchaser - In the event this check is lost, misplaced or stolen, a sworn statement and 90-day waiting period will be required prior to replacement. This check should be negotiated within 90 days.

Date MARCH 27, 2010

30-1/1140
NTX

Banking Center SHOP RITE EAST WINDSOR

0007736 00001 001785786

LINWOOD MOORE

Remitter (Purchased By)

\$*1951.00**

Pay TO THE ORDER OF **ONE THOUSAND NINE HUNDRED FIFTY ONE DOLLARS AND 00 CENTS**

To The Order Of **CHASE HOME FINANCE LLC**

Non-Negotiable

Authorized Signature

Customer Copy
Retain For Your Records

001641006048

Bank of America, N.A.
San Antonio, Texas

VOID AFTER 90 DAYS

30-14-3774B 06-2005

Bank of America

Cashier's Check

No. 1928134

Notice to Purchaser - In the event this check is lost, misplaced or stolen, a sworn statement and 90-day waiting period will be required prior to replacement. This check should be negotiated within 90 days.

Date APRIL 23, 2010

30-1/1140
NTX

Banking Center SHOP RITE EAST WINDSOR

0007736 00002 001928134

LINWOOD MOORE

Remitter (Purchased By)

\$*1951.00**

Pay TO THE ORDER OF **ONE THOUSAND NINE HUNDRED FIFTY ONE DOLLARS AND 00 CENTS**

To The Order Of **CHASE HOME FINANCE LLC**

Non-Negotiable

Authorized Signature

Customer Copy
Retain For Your Records

001641006048

Bank of America, N.A.
San Antonio, Texas

VOID AFTER 90 DAYS

30-14-3774B 06-2005

Bank of America

Cashier's Check

No. 1928182

Notice to Purchaser - In the event this check is lost, misplaced or stolen, a sworn statement and 90-day waiting period will be required prior to replacement. This check should be negotiated within 90 days.

Date MAY 26, 2010

30-1/1140
NTX

Banking Center SHOP RITE EAST WINDSOR

0007736 00006 001928182

LINWOOD MOORE

Remitter (Purchased By)

\$*1951.00**

Pay TO THE ORDER OF **ONE THOUSAND NINE HUNDRED FIFTY ONE DOLLARS AND 00 CENTS**

To The Order Of **CHASE HOME FINANCE LLC**

Non-Negotiable

Authorized Signature

Customer Copy
Retain For Your Records

001641006048

Bank of America, N.A.
San Antonio, Texas

VOID AFTER 90 DAYS

30-14-3774B 06-2005

Notice to Purchaser - In the event this check is lost, misplaced or stolen, a sworn statement and 90-day waiting period will be required prior to replacement. This check should be negotiated within 90 days.

Date **NINE 23, 2010**

30-1/1140
NTX

Banking Center **SHOP RITE EAST WINDSOR**

0097736 00006 001928196

LINWOOD MOORE

Remitter (Purchased By)

****1951.00****

Pay ****ONE THOUSAND NINE HUNDRED FIFTY ONE DOLLARS AND 00 CENTS****

To
The Order ****CHASE HOME FINANCE LLC****
Of *******

Non-Negotiable

Authorized Signature

Customer Copy
Retain For Your Records

001641006048

Bank of America, N.A.
San Antonio, Texas

VOID AFTER 90 DAYS

Notice to Purchaser - In the event this check is lost, misplaced or stolen, a sworn statement and 90-day waiting period will be required prior to replacement. This check should be negotiated within 90 days.

Date **AUGUST 02, 2010**

30-1/1140
NTX

Banking Center **SHOP RITE EAST WINDSOR**

0097736 00006 001928382

LINWOOD MOORE

Remitter (Purchased By)

****1951.00****

Pay ****ONE THOUSAND NINE HUNDRED FIFTY ONE DOLLARS AND 00 CENTS****

To
The Order ****CHASE HOME FINANCE LLC****
Of *******

Non-Negotiable

Authorized Signature

Customer Copy
Retain For Your Records

001641006048

Bank of America, N.A.
San Antonio, Texas

VOID AFTER 90 DAYS

Notice to Purchaser - In the event this check is lost, misplaced or stolen, a sworn statement and 90-day waiting period will be required prior to replacement. This check should be negotiated within 90 days.

Date **AUGUST 30, 2010**

30-1/1140
NTX

Banking Center **SHOP RITE EAST WINDSOR**

0097736 00006 001928350

LINWOOD MOORE

Remitter (Purchased By)

****1951.00****

Pay ****ONE THOUSAND NINE HUNDRED FIFTY ONE DOLLARS AND 00 CENTS****

To
The Order ****CHASE HOME FINANCE LLC****
Of *******

Non-Negotiable

Authorized Signature

Customer Copy
Retain For Your Records

001641006048

Bank of America, N.A.
San Antonio, Texas

VOID AFTER 90 DAYS

30-14-3774B 06-2005

30-14-3774B 06-2005

30-14-3774B 06-2005



June 29, 2010

000385 1 of 2 NSPOVYG - ZA 000000000000 OP176

Linwood Moore Sr
Marlice Moore
56 Eddington Ln
Monroe Twp NJ 08831



Making Home Affordable Modification Trial Period Plan Offer - Notice of Expiration

Account: 1927364110 (the "Loan")
Property Address: 56 Eddington Ln
Monroe Twp NJ 08831

Dear Mortgagor(s):

Chase Home Finance LLC ("Chase") is writing to notify you that the Trial Period Plan Offer through the Making Home Affordable Modification program ("MHA") for the above-referenced account has expired for the following reasons:

- [] We are unable to offer you a Home Affordable Modification because you did not make all of the required Trial Period Plan payments by the end of the trial period.
- [X] We are unable to offer you a Home Affordable Modification because you did not provide us with the documents we requested. A notice, which listed the specific documents we needed and the time frame required to provide them, was sent to you previously.

If you were previously on a Trial Period Plan making reduced payments, please be advised that the actual payment status under the original terms of your Loan will begin to be reported to the credit bureaus, which may result in negative credit reporting if you do not cure any delinquency. In addition, if your Loan was in foreclosure at the time of the Trial Period Plan Offer, the foreclosure process may resume without further notice.

We may be able to offer other alternatives to help avoid the negative impact a possible foreclosure may have on your credit rating, the risk of a deficiency judgment being filed against you, and the possible adverse tax effects of a foreclosure on your Property, but we need to talk with you to determine which option might best fit your needs. If you are interested in discussing these possible alternatives, please contact our Homeowner's Assistance Department immediately at (888) 708-7105.

If you intend to retain the Property and cannot cure a delinquency, one of



Chase Fulfillment Center
PO BOX 469030
Glendale, CO 80246-9030

Handwritten: ID 2054302

September 09, 2010

LINWOOD MOORE SR AND MARLICE MOORE
56 EDDINGTON LN
MONROE TWP, NEW JERSEY 08831

Statement of Eligibility for Loan Modification

Account: 1927364110 (the "Loan")
Property Address: 56 EDDINGTON LN
MONROE TWP, NEW JERSEY 08831

Dear Mortgagor(s):

Chase Home Finance LLC ("Chase") is writing in response to your recent request regarding a loan modification on the above-referenced account. After researching your account, we have determined that you do not qualify for a modification through the Making Home Affordable ("MHA") modification program at this time; however, we are happy to tell you that you may be eligible for other modification programs offered by Chase. You will be hearing from us regarding the other programs we have available for you very soon.

Federal guidelines require lenders to disclose why you did not qualify for the MHA program. You have been deemed ineligible for the MHA program for the following reason(s):

We are unable to offer you a Home Affordable Modification because you did not provide us with the documents we requested. A notice which listed the specific documents we needed and the time frame required to provide them was sent to you more than thirty (30) days ago.

Unless otherwise specifically provided for in your denial reason description, you have **thirty (30) days** from the date of this letter to contact Chase to discuss the reason for non-approval under the Home Affordable Modification Program or to discuss alternative loss mitigation options that may be available to you. Your loan may be referred to foreclosure during this time, or any pending foreclosure action may continue. However, no foreclosure sale will be conducted and you will not lose your home during this thirty (30) day period.

If your Loan is delinquent, we may be able to offer other alternatives to help avoid the negative impact a possible foreclosure may have on your credit rating, the risk of a deficiency judgment being filed against you, and the possible adverse tax effects of a foreclosure on your Property. If you are interested in discussing these possible alternatives, please contact us immediately at (888) 708-7105.

We hope you will find the alternative offers to the federal program acceptable. If the offers we send you are unacceptable and if you intend to retain the Property and cannot cure a delinquency, one of the following workout options may be available for you to consider:

- **Forbearance Plan:** A temporary reduction in your current payment to provide time for you to improve your financial circumstances.



Homeownership Preservation Office
3415 Vision Drive
Mail Code OH4-7305, 3rd Floor
Columbus, OH 43219

July 14, 2010

ID 2054302

LINWOOD MOORE SR
MARLICE MOORE
56 EDDINGTON LN
MONROE, NJ 08831-5332



2338

The first step to your Chase mortgage modification is almost complete.

Now we're making it easy for you to submit your remaining documentation.

We're hosting a Homeowner Assistance Event in your area!

Dear Linwood Moore SR and Marlice Moore:

Thank you for making your payments during your trial mortgage modification period – we would very much like to make your modification permanent -- but we still need some critical documentation to finalize your modification evaluation. Luckily, you have a chance to drop off the documentation in person, because we're hosting a homeowner assistance event right in your area.

Chase is hosting an event at the Mayflower Renaissance Hotel – it's a perfect opportunity for you to deliver the final documentation. Your application is almost complete – this is your chance to come in, meet with Chase mortgage professionals, finalize your modification documentation and help ensure that your home is not in danger of foreclosure.

HERE ARE ALL THE DETAILS:

- WHERE:** The Mayflower Renaissance Hotel
1127 Connecticut Avenue NW, Washington, DC 20036
- WHEN:** 8 Day Event
Friday, July 23 through Friday, July 30
8:00 AM – 8:00 PM
- DOCUMENTATION NEEDED:** Properly completed 4506T-EZ, Properly completed Hardship Affidavit,
Income Documentation

You may have received other communications from our Homeowner Assistance Department regarding other needed documentation. Please be sure to bring that with you as well so your modification isn't in jeopardy.

Remember, qualified Chase loan advisors will be available to accept your documentation, as well as walk through the status of your modification request and answer any questions you may have about the process. If you have already submitted documentation and have questions or are looking for confirmation, please come to the event and bring any paperwork you have for us to discuss - we'll even give you a free \$10 gas card* when you bring this letter with you.

We look forward to seeing you at this upcoming free event. If you'd like to confirm what documentation you need to bring, you can call us at 1-888-708-7105 (1-800-582-0542 TDD / Text). Take advantage of this opportunity to meet face-to-face with your mortgage company, to receive support and to discuss your mortgage modification.

Sincerely,

Steve Stein
Chase Homeowner Assistance Department





Chase Fulfillment Center
PO BOX 469030
Glendale, CO 80246-9030

November 03, 2010

LINWOOD MOORE SR AND MARLICE MOORE
56 EDDINGTON LN
MONROE TWP, NEW JERSEY 08831

FD
2054302

Statement of Eligibility for Loan Modification

Account: 1927364110 (the "Loan")

Property Address: 56 EDDINGTON LN
MONROE TWP, NEW JERSEY 08831

Dear Mortgagor(s):

Chase Home Finance LLC ("Chase") is writing in response to your recent request regarding a loan modification on the above-referenced account. After researching your account, we have determined that you do not qualify for a modification through the Making Home Affordable ("MHA") modification program at this time; however, we are happy to tell you that you may be eligible for other modification programs offered by Chase. You will be hearing from us regarding the other programs we have available for you very soon.

Federal guidelines require lenders to disclose why you did not qualify for the MHA program. You have been deemed ineligible for the MHA program for the following reason(s):

The Home Affordable Modification Program requires a calculation of the Net Present Value (NPV) of a modification using a formula developed by the Department of the Treasury. The NPV calculation requires us to input certain financial information about your income and your Loan including the factors listed below. When combined with other data in the Treasury model, these inputs estimate the cash flow the investor (owner) of your Loan is likely to receive if the Loan is modified and the investor's cash flow if the Loan is not modified. Based on the NPV results, the owner of your Loan has not approved a modification.

If we receive a request from you within thirty (30) calendar days from the date of this letter, we will provide you with the date the NPV calculation was completed and the input values noted below. If, within thirty (30) calendar days of receiving this information you provide us with evidence that any of these input values are inaccurate, and those inaccuracies are material, for example a significant difference in your gross monthly income or an inaccurate zip code, we will conduct a new NPV evaluation. While there is no guarantee that a new NPV evaluation will result in the owner of your Loan approving a modification, we want to ensure that the NPV evaluation is based on accurate information.

Available NPV Inputs:

- A. Unpaid balance on the original Loan as of the date we reviewed your Loan
- B. Interest rate before modification as of the date we reviewed your Loan
- C. Months delinquent as of the date we reviewed your Loan
- D. Next ARM reset date (if applicable)
- E. Next ARM reset rate (if applicable)

Chase Home Finance LLC (OH1-0472)
3415 Vision Drive
Columbus, OH 43219-6009



February 12, 2010



Return Service Requested

0-746-46717-0034187-007-1-010-000-000-000

LINWOOD MOORE SR
MARLICE MOORE
56 EDDINGTON LN
MONROE NJ 08831-5332

Your Recent Bankruptcy Filing

Chase Home Finance LLC Account: 1927364110 (the "Loan")

Bankruptcy Case Number: 10-13630

Property Address: 56 EDDINGTON LN
MONROE TWP, NJ 08831 (the "Property")

Dear Borrower(s):

Chase Home Finance LLC ("Chase") is writing to inform you that we recently received your bankruptcy information. To ensure proper handling, your account is now being monitored by our Bankruptcy Department.

This letter is for informational purposes only and is not an attempt to impose personal liability for the debt.

If you have filed Chapter 7 bankruptcy, please contact our office as soon as possible regarding your intentions for the above-referenced Property. In order to serve you better, we would like to understand whether you plan to retain or surrender your Property. If your intention is to reaffirm the debt, pursuant to bankruptcy rules, a Reaffirmation Agreement must be filed within sixty (60) days of the meeting of creditors. Any Reaffirmation Agreement filed after sixty (60) days of the meeting of creditors will not be considered valid, and the Loan will be treated as discharged upon receipt of the Chapter 7 discharge. Chase reports full contractual information to the credit bureaus for loans we service, and when a borrower has filed bankruptcy, the credit bureaus may suppress the delinquency or derogatory information based on their processing rules.

If you are interested in retaining the Property and your Loan is delinquent, loss mitigation opportunities may be available. Please contact our Bankruptcy Department at (888) 332-3412 to discuss these potential opportunities.

Please note that Chase will continue to provide monthly statements for informational purposes and not as an attempt to impose personal liability for the debt. Any voluntary payments you make will not by themselves be deemed an assumption or reaffirmation of the debt. If you voluntarily choose to make payments on the Loan, you may use the address below. Please ensure that your account number appears on the payment.

Overnight Mail:

Chase Home Finance LLC
Attention PO BOX 78420
1820 East Sky Harbor Circle South
Phoenix, AZ 85034-9700



PO BOX 469030
 GLENDALE, CO 80246-9030

DECEMBER 08, 2010

LINWOOD MOORE SR AND MARLICE MOORE
 56 EDDINGTON LN
 MONROE, NEW JERSEY 08831

Response To Your Request For A Loan Modification
 Account Number: 1927364110
 Property Address: 56 EDDINGTON LN
 MONROE TWP, NEW JERSEY 08831

Dear LINWOOD MOORE SR:

Thank you for your recent request for a mortgage modification through the Making Home Affordable (MHA) Program. At Chase, we will do everything we can to make your mortgage payment affordable and help you keep your home.

The first thing we need to do is see if you qualify for an MHA modification. Here's what you need to do now:

- Read the instructions.
- Sign and complete the documents enclosed.
- Gather ALL the information listed.
- **Return EVERYTHING required in the FedEx Envelope provided – before DECEMBER 23, 2010.** For faster service, you can FAX your information using the Fax Cover Sheet found at the back of this package.

Please don't delay; the longer you wait the fewer options you have. Take the time to read all the enclosures carefully – and complete **ALL** the steps outlined in the Instructions and provide **ALL** the documents indicated on the Required Documents list. We will not be able to evaluate your request until we have all of the required information.

We will send you a letter confirming that we have received all of your information within 10 days of receipt. If you qualify, we will set up a Trial Period Plan with lower monthly payments -- and work with you to modify your mortgage loan permanently. We will also see if you might qualify for other special assistance programs that we can offer, such as a refinance, even if you don't qualify for a modification. Don't hesitate to contact us at the number provided below if you have any questions. At Chase, we value you as a customer and want to help you keep your home.

Sincerely,

Homeowner Assistance Department
 (866) 550-5705
 (800) 582-0542 TDD / Text Telephone



HELPING YOU STAY IN YOUR HOME.



You may be able to make your payments more affordable!
Call (866) 550-5705 for Immediate Assistance.

CHASE HOME FINANCE LLC
710 S ASH ST, STE 200
GLENDALE, CO 80246

MARCH 11, 2011

LINWOOD MOORE SR AND MARLICE MOORE
56 EDDINGTON LN
MONROE TWP, NEW JERSEY 08831

Loan Number 1927364110

Dear LINWOOD MOORE SR AND MARLICE MOORE

Congratulations! You are approved to enter into a trial period plan under the Home Affordable Modification Program. This is the first step toward qualifying for more affordable mortgage payments. Please read this letter so that you understand all the steps you need to take to modify your mortgage payments.

What you need to do...

To accept this offer, you must make your first monthly "trial period payment" in place of your normal monthly mortgage payment. Thereafter, send in your monthly trial period payments—instead of your normal monthly mortgage payment—as follows:

1st payment:	\$2,641.89 by 04/01/2011
2nd payment:	\$2,641.89 by 05/01/2011
3rd payment:	\$2,641.89 by 06/01/2011

After all trial period payments are timely made and you continue to meet all program eligibility requirements, your mortgage would then be permanently modified. You will be required to execute a permanent mortgage modification agreement that we will send you before your modification becomes effective. Until then, your existing loan and loan requirements remain in effect and unchanged during the trial period. **If each trial payment is not received by us in the month in which is due, this offer will end, your loan will not be modified under the Making Home Affordable program, and you may lose eligibility for any modification programs.**

If you have any questions or if you cannot afford the trial period payments shown above but want to remain in your home, or if you have decided to leave your home but still want to avoid foreclosure, please call us at **(866) 550-5705** as we may be able to help you. (Also, please review the attached "Frequently Asked Questions")

Sincerely,

CHASE HOME FINANCE LLC

Attachments: (1) Frequently Asked Questions; (2) Additional Trial Period Plan Information and Legal Notices; (3) Payment Coupons with Envelopes (4) Fraud (SIGTARP) Notice

The Making Home Affordable Program was created to help millions of homeowners refinance or modify their mortgages. As part of this program, we — your mortgage servicer — and the Federal Government are working to offer you options to help you stay in your home.



3 + 0 3 + 1 9 2 7 3 6 4 1 1 0 + 1 + 4 6

May 10, 2011



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Linwood Moore Sr
Marlice Moore
56 Eddington Ln
Monroe Twp NJ 08831



13240410080010009501

**Home Affordable Modification Program Trial Period Plan Offer -
Notice of Expiration**

Account: 1927364110 (the "Loan")
Property Address: 56 Eddington Ln
Monroe Twp NJ 08831 (the "Property")

Dear Mortgagor(s):

We are writing to let you know that your Trial Period Plan offer through the Home Affordable Modification Program ("HAMP") is being cancelled for the following reason(s):

- (X) You failed to make one or all of the required Trial Period Plan payments within the time required by HAMP.
- () You failed to provide us with all of the necessary application documents within the time required by HAMP. A notice that listed the specific documents we needed and the time frame required to provide them was sent to you previously.

Your next steps

You have (30) days from the date of this letter to call us to discuss the reason(s) for the cancellation and any other loss mitigation options that may still be available based on your specific situation.

Please note: Your loan may be referred to foreclosure during this 30-day period or any pending foreclosure action may continue. However, no foreclosure sale will be held and you will not lose your home during this period.

In addition, the actual payment status under the original terms of your Loan will begin to be reported to the credit bureaus, which may result in negative credit reporting and the resumption of collection efforts if you do not cure any delinquency.



Return all required forms and documents immediately!
Loan number: 1927364110

MAY 10, 2013

LINWOOD MOORE SR AND MARLICE MOORE
56 EDDINGTON LN
MONROE TWP, NEW JERSEY 08831

Dear LINWOOD MOORE SR AND MARLICE MOORE:

Your mortgage payment is now 30 days or more past due and your mortgage loan is in default, but assistance is available. The sooner you respond, the more quickly we can determine if you are eligible for a program to help make your mortgage payments more affordable or avoid foreclosure.

We need you to send us important financial information so we can determine if you qualify for solutions that may allow you to stay in your home (such as refinance, repayment, forbearance or a loan modification) or other options to avoid foreclosure (such as selling your home for less than you owe or releasing your property).

Here are the next steps you need to take to request mortgage assistance:



COMPLETE THE ENCLOSED FORMS

The Request for Mortgage Assistance Form (RMA) and IRS Form 4506T-EZ.



COLLECT AND SEND US COPIES OF YOUR FINANCIAL DOCUMENTS

We will verify your income using documents that include your most recent pay stubs; Profit & Loss statement with company name and date (if you're self-employed or an independent contractor); and proof of Social Security or disability payments, if applicable. Send all statement pages, even if they're blank.

We're ready to help you find a more affordable mortgage loan solution! Call your Customer Assistance Specialist or 1-866-550-5705 if you have questions about your options or about the forms and documents we need. Once we have all the necessary forms and documents to review your application, we will contact you within 30 days regarding your eligibility. While we review your modification application, please continue to make your current monthly mortgage payment by your usual due date.

If you qualify for a modification, no foreclosure sale will take place pending your timely first trial period payment. However, if you don't meet the terms of the Trial Period Plan and do not make other arrangements with us, we'll enforce the original terms and conditions of your mortgage loan, which may include foreclosure.

If your property is scheduled for a foreclosure sale, contact us immediately. If you send us the forms and financial documents less than 15 calendar days before a scheduled foreclosure sale, there is no guarantee we can stop the foreclosure, so it is important that you call us right away.

You can also call the U.S. Department of the Treasury's **HOPE Hotline Number at 1-888-995-HOPE** (1-888-995-4673) and ask for "**MHA Help**" to get free assistance. Free homeownership counseling is available through nonprofit organizations experienced in homeownership counseling and approved by the U.S. Department of Housing and Urban Development (HUD). Call HUD toll-free at 1-800-569-4287 or visit makinghomeaffordable.gov for a listing of these organizations.

Chase
P.O. Box 469030
Glendale, CO 80246-9030

CHASE 

August 19, 2013

00497-01 IF1A 232-000000000000
Linwood Moore Sr
Marlice Moore
56 Eddington Lane
Monroe, NJ 08831



Your new dedicated Customer Assistance Specialist

Account: *****4110
Property Address: 56 Eddington Lane
Monroe Twp, NJ 08831-0000

Dear Linwood Moore Sr and Marlice Moore:

I am writing to let you know that I will serve as your new dedicated Customer Assistance Specialist. I will be on point to help with whatever you need as we work on finding the best option for your mortgage.

Please do not hesitate to call me any time you have questions or concerns. I am here to make things as easy as possible for you and clear up any confusion you may have. In addition, I will be in touch with you from time to time to provide updates and remind you about important deadlines.

Here is my contact information:

- Direct toll-free telephone number: 877-496-3138 ext. 3825833
- TDD Text number: (800) 582-0542
- Mail: Chase Fulfillment Center
PO Box 469030
Glendale, CO 80246-9030
- Fax to send us any documents: (866) 282-5682

An important note: If you are not fully satisfied with any aspect of the service you receive from us, please let me know right away. If I am not able to address your concerns, I will put you directly in touch with a supervisor on our team.

I look forward to working with you. In the meantime, please let me know if you have any questions.

Sincerely,

JACQUELYN DONAHUE
Customer Assistance Specialist
Chase
8774963138 ext. 3825833
800-582-0542 TTY
www.chase.com

LM988