

2012 Order, and the Honorable Margaret M. McVeigh, P.J.Ch. having entered an Order to Show Cause on June 28, 2013, setting a return date of October 3, 2013;

2. The Order to Show Cause directed the mortgagor and/or parties obligated on the debt (each a “Foreclosure Defendant”) for the foreclosures listed in Exhibits 1 – 25 to JPMC’s Verified Complaint;

3. The Order to Show Cause and supporting documents were served by JPMC, by regular and certified mail return receipt requested, on each Foreclosure Defendant listed on **Final Order Exhibit A** attached hereto, at the last known address in JPMC’s business records;

4. One of the documents served on the Foreclosure Defendants listed on **Final Order Exhibit A** was a new Notice of Intention to Foreclose that fully complies with the requirements of N.J.S.A. 2A:50-56;

5. JPMC has informed the Court that Foreclosure Defendants for 4 foreclosures were sent the Order to Show Cause and supporting documents but that the underlying foreclosure is being removed from the OSC because of the status of the foreclosure. These foreclosures are listed on **Final Exhibit B** hereto, and have not been included on Exhibit A.

6. JPMC published notice of the Order to Show Cause twice in the Star-Ledger, The Bergen County Record, The Press of Atlantic City, and The Courier Post in accordance with the Order to Show Cause;

7. The individuals who submitted timely written objections to the Order to Show Cause are identified in **Final Order Exhibit C** to this Order;

8. The Final Hearing was held on October 3, 2013.

THEREFORE, IT IS ON THIS 3rd of October, 2013,

ORDERED that all objections to the Order to Show Cause are hereby overruled for the reasons set forth on the record on October 3, 2013;

IT IS FURTHER ORDERED that JPMC's request to send new Notices of Intention to Foreclosure on pre-judgment, uncontested foreclosure matters listed on **Final Order Exhibit A** attached hereto, which notices have been mailed in accordance with the Order to Show Cause, 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 complied with the requirements of the Fair Foreclosure Act;

IT IS FURTHER ORDERED that since more than thirty (35) days have elapsed since the service of the new Notices of Intention to Foreclose, JPMC may resume any foreclosure listed on Final Order Exhibit A, where the Foreclosure Defendant has not reinstated, subject to any suspension or stay as a result of a bankruptcy filing or loss mitigation activity;

IT IS FURTHER ORDERED that any loans listed in **Final Order Exhibit B** of this Order are hereby excluded from this Order to Show Cause, and the Court will enter a separate Order Excluding Designated Foreclosure Cases From This Matter;

IT IS FURTHER ORDERED that the Office of Foreclosure is authorized to process and recommend entry of final judgment, upon the submission of an appropriate application to enter judgment, on any foreclosure listed on **Final Order Exhibit A**. Any previously filed motions for entry of Final Judgment that are pending review by the Office of Foreclosure are to **within 30 days of the date of this Order** 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 on the New Jersey Judiciary's website at: <http://www.judiciary.state.nj.us> in a searchable PDF format;

IT IS FURTHER ORDERED that a copy of this Final Order, without exhibits, will be published one time, before **October 15, 2013**, in the following four newspapers: Star-Ledger, The Bergen County Record, The Press of Atlantic City, and The Courier Post;

IT IS FURTHER ORDERED that within seven (7) days, JPMC shall serve a copy of this Final Order, by regular mail, upon any party that filed a timely objection to the Order to Show Cause, or counsel for such individuals.


Honorable Mary Margaret McVeigh, P.J.Ch.