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February 21, 2013

Via Overnight Mail

Ronald and Linda Taylor
128 Newport Road
Sicklerville, NJ 08081

***Re: In re Application of Franklin Credit Management Corporation To Issue Corrected
Notices of Intent to Foreclose on Behalf of Identified Foreclosure Plaintiffs in
Uncontested Cases
Docket No. F-022940-12***

Dear Mr. and Mrs. Taylor:

Enclosed please find a copy of the Court's Order on Franklin Credit Management Corporation's Order to Show Cause application.

If you have any questions, please do not hesitate to contact me.

Very truly yours,

Diane A. Bettino

cc: Superior Court Clerk's Office (Via JEFIS)

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Attorneys for Franklin Credit Management Corporation

A True Copy
Sue Regan
SUE REGAN
 Deputy Clerk of Superior Court

CLERK OF SUPERIOR COURT
 SUPERIOR COURT OF N.J.
 MERCER COUNTY
RECEIVED FILED
 FEB 14 2013
Sue Regan
SUE REGAN
 DEPUTY CLERK OF SUPERIOR COURT

<p>IN RE APPLICATION BY FRANKLIN CREDIT MANAGEMENT CORPORATION TO ISSUE CORRECTED NOTICES OF INTENT TO FORECLOSE ON BEHALF OF IDENTIFIED FORECLOSURE PLAINTIFFS IN UNCONTESTED CASES</p>	<p>) SUPERIOR COURT OF NEW JERSEY) CHANCERY DIVISION) MERCER COUNTY) DOCKET NO.: F-22940-12) <u>CIVIL ACTION</u>)) FINAL ORDER)))</p>
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THIS MATTER having been opened to the Court by Reed Smith LLP, attorneys for Franklin Credit Management Corporation ("Franklin Credit"), 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 Verified Complaint filed on October 10, 2012, 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 Paul Innes, P.J.Ch. entered an Order to Show Cause on November 2, 2012 setting a return date of February 14, 2013;

2. The Order to Show Cause directed all Foreclosure Defendants listed on Exhibits 1 through 3 to the Verified Complaint to appear and show cause why the Court should not allow Franklin Credit to send Corrected Notices of Intent to Foreclose;

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

4. One of the documents served on each Foreclosure Defendant was a new Notice of Intent 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," and the "Bergen County Record," and once in the "Courier Post";

6. Foreclosure Defendants who were in bankruptcy and were subject to the automatic stay were not served with a copy of the Order to Show Cause and supporting documents;

7. The individuals who have submitted timely papers in response to this matter are identified in Exhibit A to this Order; *IN ADDITION, ONE MORTGAGOR, INNOCENT NJOIKU, APPEARED IN PERSON.*

8. The Final Hearing was held on February 14, 2013.

THEREFORE, IT IS ON THIS 14th DAY OF FEBRUARY 2013;

ORDERED that all objections to the Order to Show Cause are hereby overruled for the reasons set forth on the record on February 14, 2013;

IT IS FURTHER ORDERED that Franklin Credit's request to send new Notices of Intent to Foreclose on pre-judgment, uncontested foreclosure matters listed on Exhibits 1-4 attached hereto is hereby **GRANTED**;

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

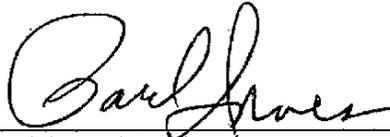
IT IS FURTHER ORDERED that since more than thirty days have elapsed since the service of the new Notices of Intent to Foreclose, Franklin Credit may resume any foreclosure where the Foreclosure Defendant has not reinstated the loan;

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;

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 MARCH 7, 2013, 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 within seven days, Franklin Credit 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 Paul Innes, P.J.Ch.