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IN RE APPLICATION BY BANK OF AMERICA, 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- F-030222-13

Civil Action

VERIFIED COMPLAINT IN SUPPORT OF SUMMARY ACTION

Bank of America, N.A., ("Bank of America"), on behalf of itself and authorized to act on behalf of the Foreclosure Plaintiffs in certain pending pre-judgment uncontested foreclosure actions, brings this action pursuant to the April 4, 2012, Order of the New Jersey Supreme Court (the "April 4th Order"), that was entered following the Court's decision in U.S. Bank, N.A. v. Guillaume, 209 N.J. 449 (2012), ("Guillaume"). Bank of America respectfully states as follows:

1. Bank of America is a national banking association and an indirect wholly-owned subsidiary of Bank of America Corporation, a bank and financial holding company.

2. Bank of America services mortgage loans for residential properties in New Jersey.

3. When Bank of America is the servicer of a loan, it undertakes payment collection, loss mitigation (modifications, short sales, deeds in lieu) and collection efforts, including foreclosure, with respect to a mortgage loan. If a loan is owned by another entity, Bank of America undertakes these efforts in accordance with the contracts that govern its relationship with the owner of the loan as well as the loan documents, Rules of Court and any applicable laws. As the entity collecting and processing payments, Bank of America has the information relevant to the payments, escrows paid, amounts due and whether a loan is in default and by how much. This information is maintained on Bank of America's systems of record. In cases in which Bank of America is only the servicer (and not also the lender), the lender is not likely to have possession of the relevant servicing information, as was recognized by the Supreme Court when it revised the Court Rules governing foreclosures at R. 4:64-1 and R. 4:64-2 in June, 2011. Bank of America makes this application to the Court on its behalf and pursuant to the authority granted to Bank of America as the servicing agent of Foreclosure Plaintiffs in pending foreclosure cases.

4. The identities of the Foreclosure Plaintiffs in the foreclosure cases for which Bank of America is seeking to issue corrected Notices of Intent pursuant to this application are identified alphabetically in Counts 1 through 6. Attached as Exhibits 1 through 6 to this Complaint are the current lists of pending, uncontested foreclosure cases where Bank of America intends to issue corrected Notices of Intent to Foreclose ("NOI") (collectively referred to hereafter as the "Corrected NOI List – Group 1"). Bank of America will file additional similar applications such as this, concerning additional foreclosure actions.

5. One of the duties of a servicer on a defaulted mortgage loan in New Jersey is to prepare and serve the NOI in accordance with the applicable contracts and as required by

N.J.S.A. 2A:50-56 of the Fair Foreclosure Act. The NOI is prepared based on current loan information held by Bank of America and includes, among other data elements, information about the amount that is required to reinstate the loan and the date by which reinstatement must occur.

6. On February 27, 2012, the Supreme Court decided Guillaume and held that the Fair Foreclosure Act requires strict adherence to the notice requirements set forth in N.J.S.A. 2A:50-56(c) for all NOIs. The Court further held that a court adjudicating a foreclosure action in which the strict requirements of N.J.S.A. 2A:50-56 were not followed has the discretion to choose the appropriate remedy, including permitting a cure of the deficient NOI, or imposing such other remedy as may be appropriate to the specific case.

7. Following its decision in Guillaume, the Court entered the April 4th Order which authorizes the Hon. Margaret Mary McVeigh, P.J.Ch., Passaic Vicinage, and the Hon. Paul Innes, P.J.Ch., Mercer Vicinage, to entertain summary actions by Orders to Show Cause as to why Plaintiffs in any uncontested residential mortgage foreclosure actions filed on or before February 27, 2012, in which final judgment has not been entered, who caused NOIs to be served that are deficient under the Fair Foreclosure Act, N.J.S.A. 2A:50-56, should not be allowed to serve corrected NOIs on defendant/mortgagors and/or parties obligated on the debt (the "Foreclosure Defendants").

8. The April 4th Order further states that any corrected NOI must be accompanied by a letter to each Foreclosure Defendant setting forth the reasons why the corrected NOI is being served, the procedure to follow in the event a Foreclosure Defendant wishes to object to the NOI, the name of a person to contact with any questions, and that the receipt of the corrected NOI

allows a Foreclosure Defendant 30[1] days in which to object or to cure the default.

9. Bank of America has identified those foreclosure cases in which the NOIs previously served did not comply with the requirements of the Fair Foreclosure Act because they did not provide the address of the lender as required by N.J.S.A. 2A:50-56(c)(11) and the name of a specific individual at Bank of America to contact for asking questions, and possibly some may not have included a list of organizations providing borrower assistance. These foreclosure cases are listed on the Corrected NOI List – Group 1[2]. The Corrected NOI List was reviewed for accuracy to verify the status of the foreclosures, the effect of loss mitigation on pending foreclosures, whether there are relevant bankruptcy proceedings and whether, since the original NOIs were sent, there were intervening deaths of Foreclosure Defendants.

10. The Corrected NOI List – Group 1 attached as Exhibits 1 through 6 includes certain loans for the subject Foreclosure Plaintiffs that are pre-judgment uncontested[3] foreclosures that Bank of America is servicing and in which the previously served NOIs may be deemed not to comply with the Fair Foreclosure Act. Specifically, as directed by the Supreme Court in Guillaume and the April 4th Order, the Corrected NOI List – Group 1 includes a listing of:

a. uncontested foreclosures that were filed on or before February 27, 2012 and which Bank of America is servicing the loans and acting as agent for a Foreclosure Plaintiff,

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[1] Bank of America will provide borrowers with 40 days from the date of the Corrected NOI, as reflected in the Explanatory Letter that will be sent to borrowers.

[2] As set forth in Paragraph 4, Bank of America has divided its portfolio and will be submitting additional similar applications. Each application will contain its own list of covered foreclosures, which will be referred to as "Corrected NOI List – Group [#]".

[3] The foreclosure cases that are included on the Corrected NOI List – Group 1 are currently uncontested. Certain cases included on the Corrected NOI List – Group 1 may have been contested at an earlier point in time, but subsequently became, and are currently, uncontested.

b. in which final judgment has not been entered, and

c. in which Bank of America is seeking leave to file a corrected NOI.

11. The Corrected NOI List – Group 1 also identifies (1) the name of the lender on each loan which is listed as the plaintiff in the foreclosure action, (2) the name of the first named Foreclosure Defendant, (3) the foreclosure docket number, and (4) the vicinage.[4] While Bank of America is not the Plaintiff in each of the foreclosure actions, it is the servicer of each such loan, maintains the records for each such loan, and is responsible for mailing the corrected NOI pursuant to the relevant contracts with the Foreclosure Plaintiffs.

12. To comply with the April 4th Order, attached as Exhibit "A" to the Verified Complaint is the proposed form of letter ("Explanatory Letter") that Bank of America intends to send to each Foreclosure Defendant on the Corrected NOI List – Group 1 submitted with this application. As instructed by the Supreme Court in the April 4th Order, the proposed form of Explanatory Letter:

a. explains the reason why the corrected NOI is being served;

b. explains the procedure to follow in the event a Foreclosure Defendant wishes to object to the NOI;

c. includes the borrower name, loan number, plaintiff and a docket number for the underlying foreclosure action;

d. identifies the individual(s) a Foreclosure Defendant should contact with any questions; and

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[4] Because considerable time has passed since NOIs were originally sent in the foreclosure actions, the Foreclosure Plaintiff initially identified in the caption may not be the current correct entity that will be listed in the corrected NOI. For sake of clarity, the corrected NOI will list the current lender and lender's address and Bank of America will require that foreclosure counsel take appropriate steps to change the plaintiff in affected foreclosure actions where required, if they have not already done so.

e. advises the Foreclosure Defendant of the right to object to the corrected NOI as well as the right to cure the default within 40 days of the date of the corrected NOI.

In accordance with the procedure ratified by the Court in previous summary actions filed pursuant to Guillaume, the corrected NOIs will exclude attorneys' fees and costs incurred in the pending foreclosure cases.

13. Attached as Exhibit "B" to the Verified Complaint is the proposed form of corrected NOI which Bank of America will send to each of the Foreclosure Defendants identified on the Corrected NOI List – Group 1. Each Foreclosure Defendant will be served with a corrected NOI that includes, *inter alia*, the information specific to their mortgage loan, their default, the lender/holder's name and address, and the amount to reinstate, as provided for in the Order to Show Cause.

COUNT 1 – BANK OF AMERICA, N.A. (FANNIE MAE)

14. Bank of America services residential mortgage loans in New Jersey for the Federal National Mortgage Association ("Fannie Mae"). The servicer agreement between Fannie Mae and Bank of America requires that Bank of America foreclose in its name, instead of in the name of Fannie Mae.

15. Attached as Exhibit 1 is a list of certain of the pending, uncontested foreclosures in New Jersey where Bank of America is the plaintiff foreclosing in its name on behalf of Fannie Mae, which is the investor, that are being serviced by Bank of America, and in which Bank of America previously served a NOI that did not include the name of a specific individual at Bank of America for a borrower to contact with questions, the address of the lender, and may not have included a list of organizations providing borrower assistance.

COUNT 2 – BANK OF AMERICA, N.A. (FREDDIE MAC)

16. Bank of America services residential mortgage loans in New Jersey for the Federal Home Loan Mortgage Corporation ("Freddie Mac"). The servicer agreement between Freddie Mac and Bank of America requires that Bank of America foreclose in its name, instead of in the name of Freddie Mac.

17. Attached as Exhibit 2 is a list of certain of the pending, uncontested foreclosures in New Jersey where Bank of America is the plaintiff foreclosing in its name on behalf of Freddie Mac, which is the investor, that are being serviced by Bank of America, and in which Bank of America previously served a NOI that did not include the name of a specific individual at Bank of America for a borrower to contact with questions, the address of the lender, and may not have included a list of organizations providing borrower assistance.

COUNT 3 – GOVERNMENT NATIONAL MORTGAGE ASSOCIATION

18. Bank of America services residential mortgage loans in New Jersey for the Government National Mortgage Association ("Ginnie Mae"). The servicer agreement between Ginnie Mae and Bank of America requires that Bank of America foreclose in its name, instead of in the name of Ginnie Mae.

19. Attached as Exhibit 3 is a list of certain of the pending, uncontested foreclosures in New Jersey where Bank of America is the plaintiff foreclosing in its name on behalf of Ginnie Mae, which is the investor, that are being serviced by Bank of America, and in which Bank of America previously served a NOI that did not include the name of a specific individual at Bank of America for a borrower to contact with questions, the address of the lender, and may not have included a list of organizations providing borrower assistance.

COUNT 4 – SPENCER SAVINGS BANK, SLA

20. Bank of America services residential mortgage loans in New Jersey for Spencer Savings Bank, SLA ("Spencer Savings"). The servicer agreement between Spencer Savings and Bank of America requires that Bank of America foreclose in its name, instead of in the name of Spencer Savings.

21. Attached as Exhibit 4 is a list of certain of the pending, uncontested foreclosures in New Jersey where Bank of America is the plaintiff foreclosing in its name on behalf of Spencer Savings, which is the investor, that are being serviced by Bank of America, and in which Bank of America previously served a NOI that did not include the name of a specific individual at Bank of America for a borrower to contact with questions, the address of the lender, and may not have included a list of organizations providing borrower assistance.

COUNT 5 – DNB FIRST, NATIONAL ASSOCIATION

22. Bank of America services residential mortgage loans in New Jersey for the DNB First, National Association ("DNB First"). The servicer agreement between DNB First and Bank of America requires that Bank of America foreclose in its name, instead of in the name of DNB First.

23. Attached as Exhibit 5 is a list of certain of the pending, uncontested foreclosures in New Jersey where Bank of America is the plaintiff foreclosing in its name on behalf of DNB First, which is the investor, that are being serviced by Bank of America, and in which Bank of America previously served a NOI that did not include the name of a specific individual at Bank of America for a borrower to contact with questions, the address of the lender, and may not have included a list of organizations providing borrower assistance.

COUNT 6 – COLUMBIA BANK

24. Bank of America services residential mortgage loans in New Jersey for the Columbia Bank. The servicer agreement between Columbia Bank and Bank of America requires that Bank of America foreclose in its name, instead of in the name of Columbia Bank.

25. Attached as Exhibit 6 is a list of certain of the pending, uncontested foreclosures in New Jersey where Bank of America is the plaintiff foreclosing in its name on behalf of Columbia Bank, which is the investor, that are being serviced by Bank of America, and in which Bank of America previously served a NOI that did not include the name of a specific individual at Bank of America for a borrower to contact with questions, the address of the lender, and may not have included a list of organizations providing borrower assistance.

WHEREFORE, Plaintiff respectfully requests that this Court enter an Order permitting Bank of America to issue corrected NOIs in an omnibus manner as permitted in the April 4, 2012 Order to include the address of the lender, the name of a specific individual at Bank of America to contact for asking questions, and a list of organizations providing borrower assistance in the pending, uncontested foreclosure cases listed on the Corrected NOI List – Group 1, and for such other and further relief as this Court deems just and equitable.

GRAHAM CURTIN
A Professional Association
Attorneys for Plaintiff, Bank of America, N.A.

Dated: August 23, 2013

By: Kathleen N. Fennelly
Kathleen N. Fennelly

CERTIFICATION

I certify pursuant to Rule 4:5-1 that, to the best of my knowledge, this matter is not the subject of any other action pending in any court or of a pending arbitration proceeding, nor is any other action or arbitration proceeding contemplated, other than the pending foreclosure actions on the Corrected NOI List – Group 1 attached hereto and any pending, separate actions initiated outside of the uncontested foreclosure proceedings in which the Foreclosure Defendants may have raised claims concerning, *inter alia*, their NOIs but which are not at issue in this application. I further certify that I am unaware of any non-party who should be joined in this action pursuant to Rule 4:28 or who is subject to joinder pursuant to Rule 4:29-1(b) because of potential liability to any party based on the same transactional facts.

Dated: August 23, 2013

Kathleen N. Fennelly

Kathleen N. Fennelly

VERIFICATION

STATE OF :
:
COUNTY OF :

I, Carrie A. Ehinger, being duly sworn states:

1. I am a Senior Vice President and Mortgage Servicing Executive at Bank of America, N.A., the Plaintiff in the foregoing Verified Complaint.

2. The allegations in the Verified Complaint are true to the best of my knowledge and belief.

3. The Exhibits attached to the Verified Complaint are true and correct copies.

CARRIE A. EHINGER

Sworn and subscribed before me
this 22ND day of AUGUST, 2013

Patricia H. Dunn

PATRICIA H. DUNN
Notary Public
STATE OF TEXAS
My Comm. Exp. 05-15-17

EXHIBIT A

BANK OF AMERICA LETTERHEAD/DATED

Please read this letter and the enclosed documents carefully, as they contain important information concerning your rights.

Borrower Name
Address

Re: Order to Show Cause – [Caption]
Borrower Name:
Loan Number:
Plaintiff Name in Foreclosure Action:
Docket Number in Foreclosure Action:

Dear Borrower:

Please be advised that the New Jersey Supreme Court recently held in *U.S. Bank N.A. v. Guillaume*, 209 N.J. 449 (2012), that mortgage lenders seeking to foreclose must comply with the New Jersey Fair Foreclosure Act's requirement that a Notice of Intention to Foreclose set forth the name and address of the lender.

You are not named as a direct party in this lawsuit but this case will affect your separate, pending foreclosure case. If you are in bankruptcy and your foreclosure case has been stayed, we apologize as this package is not intended for you and this Order to Show Cause will not affect the foreclosure action pending against you.

Why You Are Receiving This Letter

You are receiving this letter because you are the defendant in a separate pending foreclosure action, and it is believed that the Notice of Intention to Foreclose served upon you prior to the filing of the foreclosure action did not comply with the requirements of the Fair Foreclosure Act because it did not provide the address of your lender and the name of a specific individual in our organization to contact for asking questions, and possibly did not include a list of organizations providing borrower assistance.

The docket number for your foreclosure action may be found in the subject line of this letter.

By the Court's Order to Show Cause dated [insert date], 2013, and in compliance with the Supreme Court's opinion in *U.S. Bank v. Guillaume*, the Hon. Margaret Mary McVeigh, P.J.Ch., Passaic Vicinage, gave permission to Bank of America to serve, along with the Order to Show Cause and Verified Complaint, corrected Notices of Intention to Foreclose on all defendant mortgagors/parties obligated on the debt in pending foreclosure actions filed before February 28, 2012.

Please note that you are not being sued in the enclosed complaint. The sole purpose of this procedure is to obtain judicial permission to provide you with a Corrected Notice of Intention to Foreclose. We encourage you to obtain legal counsel and provide them with the entire set of materials you have received from us.

Information About the Order to Show Cause and Verified Complaint

Enclosed with this letter is a copy of the Order to Show Cause and a copy of the Verified Complaint filed with the Order to Show Cause. The Verified Complaint lists the following lenders in the following counts:

1. Bank of America, N.A. (Fannie Mae)
2. Bank of America, N.A. (Freddie Mac)
3. Bank of America, N.A. (Ginnie Mae)
4. Spencer Savings Bank, SLA
5. DNB First, National Association
6. Columbia Bank

The Verified Complaint sent to you does not include the attachments. The Verified Complaint with attachments, which list the foreclosure actions in which the above-named lenders are the plaintiffs, will be made available on the New Jersey Court's web site at http://www.judiciary.state.nj.us/. If you are unsure of the docket number of your foreclosure action, you can access that information on the Court's website on the exhibits attached to the Verified Complaint by entering your name into the automatic search field on the website. If you do not have access to a computer or are having trouble locating the information on the Court's website, you can contact Ryan Helton at Bank of America, telephone number 1-866-467-8090, who can assist you with locating the information about your foreclosure action.

Information About the Corrected Notice of Intention to Foreclose

Also enclosed with this letter is the corrected Notice of Intention to Foreclose. It allows you an additional 40 days in which to cure the default without having to pay the plaintiff's court costs and attorneys' fees. It also sets forth important information about your loan, including information on how you can cure the default, the consequences of failing to cure the default, contact information for the plaintiff, and information about retaining counsel and borrower assistance. If you fail to cure the default by the date set forth in the corrected Notice of Intent to Foreclose, the foreclosure action pending against you will resume and proceed toward judgment.

With the passage of time since the foreclosure action was filed against you, the lender on your loan may have changed from the named plaintiff in the foreclosure action. The corrected Notice of Intention lists the name and address of the current lender on your loan. Additionally, the corrected Notice of Intention states that if the default is not cured within 40 days of receipt of the corrected Notice of Intention, the mortgage payments will be accelerated and foreclosure proceedings will be initiated. Please note that in the foreclosure proceedings that are subject to this Order to Show Cause, including your foreclosure proceeding, the foreclosure action now pending against you will resume. A new foreclosure action will not be initiated.

Questions about the Notice of Intention to Foreclose

If you have questions about your loan or the corrected Notice of Intention to Foreclose, please contact:

Ryan Helton
Bank of America, N.A.
150 Allegheny Center Mall
Mail Code PA9-150-01-20
Pittsburgh, PA 15212
1-866-467-8090

Additional contact information is provided in the corrected Notice of Intention to Foreclose.

How to File an Objection

You have the right to object to the enclosed Order to Show Cause (the process by which the court gave the plaintiff permission to serve the corrected Notice of Intention to Foreclose). To do so, you must file a written objection under the docket number for the Order to Show Cause.

You also have the right to object to the enclosed Notice of Intention to Foreclose. To do so, you must file a written objection under the docket number for the foreclosure action in your individual case, ***which is separate from this case filed by Bank of America.***. The docket number for your foreclose action may be found in the subject line of this letter.

For either type of objection, you must set forth with specificity the basis of the objection, and file the objection with the Superior Court Clerk's Office at the following address before _____, 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

You must also serve a copy of the objection on the plaintiff's attorney, Kathleen N. Fennelly, Esq., Graham Curtin, A Professional Association, 4 Headquarters Plaza, P.O. Box 1991, Morristown, New Jersey 07962-1991, and mail a copy of the objection to Judge McVeigh, whose address is Passaic County Courthouse, Chambers 100, 71 Hamilton Street, Paterson, New Jersey 07505.

Your personal appearance at the Superior Court Clerk's Office or your local courthouse will not qualify as an objection. A telephone call will not protect your rights; you must file your objection and serve it on the plaintiff's attorney if you want the Court to hear your objection to the relief that the plaintiff is seeking. If you file a specific written objection, the case will be sent to a Judge for resolution. You will be informed by the Judge of the time and place of the hearing on your objection.

Questions about Filing an Objection

Should you have questions related to the procedure for filing an objection, please visit the New Jersey Courts On-Line Self-Help Center at http://www.judiciary.state.nj.us/prose/index.htm. You may also contact the Superior Court Clerk's Office at 609-421-6100, or at **SCCOForeclosure.Mailbox@judiciary.state.nj.us.**

If you are represented by an attorney, you should notify him or her that you received these papers, and ask him or her to contact us right away. These papers are not being sent to your attorney, if you have one.

If you cannot afford an attorney, you may apply for free legal assistance online at www.lsnjlaw.org or call the Legal Services of New Jersey Statewide Hotline at 1-888-LSNJ-LAW (1-888-576-5529) or call the Legal Services office in the county where you live. If you do not have an attorney and are not eligible for free legal assistance, you may obtain a referral to an attorney by calling one of the Lawyer Referral Services. A directory with contact information for local Legal Services Offices and Lawyer Referral Services is attached.

If you are in the process of attempting to get a loan modification, continue your efforts. This procedure does not affect one way or another any loan modification process. If you have not taken advantage of the New Jersey Superior Court's Foreclosure Mediation Program, we encourage you to do so. You may obtain information about this program by calling 1-888-989-5277, or by visiting the New Jersey Superior Court website, http://www.judiciary.state.nj.us/civil/foreclosure/11290_foreclosure_med_info.pdf.

Sincerely,

Bank of America

Enclosures

- Copy of Order to Show Cause
- Copy of the Verified Complaint
- Corrected Notice of Intention to Foreclose
- Directory for Legal Services Office and Lawyer Referral Services

We are attempting to collect a debt, and any information obtained will be used for that purpose.

If you are represented by an attorney, please refer this letter to your attorney and provide us with the attorney's name, address, and telephone number.

To the extent your original obligation was discharged, or is subject to an automatic stay of bankruptcy under Title 11 of the United States Code, this notice is for compliance and/or informational purposes only and does not constitute an attempt to collect a debt or to impose personal liability for such obligation. However, a secured party retains rights under its Security Instrument, including the right to foreclose its lien.

Directory of Superior Court Deputy Clerk's Offices
County Lawyer Referral and Legal Services Offices

ATLANTIC COUNTY:
Deputy Clerk of the Superior Court
Civil Division, Direct Filing
1201 Bacharach Blvd., First Fl.
Atlantic City, NJ 08401

LAWYER REFERRAL
(609) 345-3444
LEGAL SERVICES
(609) 348-4200

BERGEN COUNTY:
Deputy Clerk of the Superior Court
Civil Division, Room 115
Justice Center, 10 Main St.
Hackensack, NJ 07601

LAWYER REFERRAL
(201) 488-0044
LEGAL SERVICES
(201) 487-2166

BURLINGTON COUNTY:
Deputy Clerk of the Superior Court
Central Processing Office
Attn: Judicial Intake
First Fl., Courts Facility
49 Rancocas Rd.
Mt. Holly, NJ 08060

LAWYER REFERRAL
(609) 261-4862
LEGAL SERVICES
(609) 261-1088

CAMDEN COUNTY:
Deputy Clerk of the Superior Court
Civil Processing Office
Hall of Justice
1st Fl., Suite 150
101 South 5th Street
Camden, NJ 08103

LAWYER REFERRAL
(856) 482-0618
LEGAL SERVICES
(856) 964-2010

CAPE MAY COUNTY:
Deputy Clerk of the Superior Court
9 N. Main Street
Cape May Court House, NJ 08210

LAWYER REFERRAL
(609) 463-0313
LEGAL SERVICES
(609) 465-3001

CUMBERLAND COUNTY:
Deputy Clerk of the Superior Court
Civil Case Management Office
60 West Broad Street
P.O. Box 10
Bridgeton, NJ 08302

LAWYER REFERRAL
(856) 696-5550
LEGAL SERVICES
(856) 691-0494

ESSEX COUNTY:
Deputy Clerk of the Superior Court
Civil Customer Service
Hall of Records, Room 201
465 Dr. Martin Luther King Jr. Blvd.
Newark, NJ 07102

LAWYER REFERRAL
(973) 622-6204
LEGAL SERVICES
(973) 624-4500

GLOUCESTER COUNTY:
Deputy Clerk of the Superior Court
Civil Case Management Office
Attn: Intake
First Fl., Court House
1 North Broad Street
Woodbury, NJ 08096

LAWYER REFERRAL
(856) 848-4589
LEGAL SERVICES
(856) 848-5360

HUDSON COUNTY:
Deputy Clerk of the Superior Court
Superior Court, Civil Records Dept.
Brennan Court House--1st Floor
583 Newark Ave.
Jersey City, NJ 07306

LAWYER REFERRAL
(201) 798-2727
LEGAL SERVICES
(201) 792-6363

HUNTERDON COUNTY:
Deputy Clerk of the Superior Court
Civil Division
65 Park Avenue
Flemington, NJ 08822

LAWYER REFERRAL
(908) 236-6109
LEGAL SERVICES
(908) 782-7979

MERCER COUNTY:
Deputy Clerk of the Superior Court
Local Filing Office, Courthouse
175 S. Broad Street, P.O. Box 8068
Trenton, NJ 08650

LAWYER REFERRAL
(609) 585-6200
LEGAL SERVICES
(609) 695-6249

MIDDLESEX COUNTY:
Deputy Clerk of the Superior Court,
Middlesex Vicinage
2nd Floor - Tower
56 Paterson Street, P.O. Box 2633
New Brunswick, NJ 08903-2633

LAWYER REFERRAL
(732) 828-0053
LEGAL SERVICES
(732) 249-7600

MONMOUTH COUNTY:
Deputy Clerk of the Superior Court
Court House
P.O. Box 1269
Freehold, NJ 07728-1269

LAWYER REFERRAL
(732) 431-5544
LEGAL SERVICES
(732) 866-0020

MORRIS COUNTY:
Morris County Courthouse
Civil Division
Washington and Court Streets
P. O. Box 910
Morristown, NJ 07963-0910

LAWYER REFERRAL
(973) 267-5882
LEGAL SERVICES
(973) 285-6911

OCEAN COUNTY:
Deputy Clerk of the Superior Court
118 Washington Street, Room 121
P.O. Box 2191
Toms River, NJ 08754-2191

LAWYER REFERRAL
(732) 240-3666
LEGAL SERVICES
(732) 341-2727

PASSAIC COUNTY:
Deputy Clerk of the Superior Court
Civil Division
Court House
77 Hamilton Street
Paterson, NJ 07505

LAWYER REFERRAL
(973) 278-9223
LEGAL SERVICES
(973) 523-2900

SALEM COUNTY:
Deputy Clerk of the Superior Court
Attn: Civil Case Management Office
92 Market Street
Salem, NJ 08079

LAWYER REFERRAL
(856) 935-5629
LEGAL SERVICES
(856) 691-0494

SOMERSET COUNTY:
Deputy Clerk of the Superior Court
Civil Division
P.O. Box 3000
40 North Bridge Street
Somerville, N.J. 08876

LAWYER REFERRAL
(908) 685-2323
LEGAL SERVICES
(908) 231-0840

SUSSEX COUNTY:
Deputy Clerk of the Superior Court
Sussex County Judicial Center
43-47 High Street
Newton, NJ 07860

LAWYER REFERRAL
(973) 267-5882
LEGAL SERVICES
(973) 383-7400

UNION COUNTY:
Deputy Clerk of the Superior Court
1st Fl., Court House
2 Broad Street
Elizabeth, NJ 07207-6073

LAWYER REFERRAL
(908) 353-4715
LEGAL SERVICES
(908) 354-4340

WARREN COUNTY:
Deputy Clerk of the Superior Court
Civil Division Office
Court House
413 Second Street
Belvidere, NJ 07823-1500

LAWYER REFERRAL
(908) 859-4300
LEGAL SERVICES
(908) 475-2010

EXHIBIT B

Bank of America

Home Loans

P.O. Box 5170
Simi Valley, CA 93062-5170

Send Payments to:
PO Box 15222
Wilmington, DE
19886-5222

Notice Date: {LetterDate}

Sent via First Class and Certified Mail

IF {Recipients.Recipient.DeliveryType} = "Certified" THEN
"Certified Mail:
{TRACKINGNUMBER}
Return Receipt Requested"

{Recipients.Recipient.Name}
{Recipients.Recipient.Address1}
{Recipients.Recipient.Address2}
{Recipients.Recipient.City}, {Recipients.Recipient.State}
{Recipients.Recipient.Zip}-{Recipients.Recipient.Zip4}

Account No.: {AccountNumber}
Property Address:
{Property.Address1}
{Property.City}, {Property.StateAbbreviation} {Property.Zip}-
{Property.Zip4}

Date of Note or Contract: {OriginationDate}
Original Amount of Note or Contract:
{OriginalPrincipalBalance}

NOTICE OF INTENTION TO FORECLOSE

Este es un aviso importante respecto a su derecho de ocupar su casa. Favor de traducirlo de inmediato.
(This is an important notice concerning your right to live in your home. Have it translated at once.)

Dear {Recipients.Recipient.Name}:

IF {Recipients.Recipient.Type} = "Assumptor" THEN "Our records indicate that you transferred all or a part of your interest in the above referenced property and/or allowed your mortgage loan to be assumed; however, you were not released from contractual liability for the loan. Therefore, you are still contractually responsible for repayment of this debt. Because this loan is in default, we are prepared to initiate foreclosure proceedings. The following letter was sent to the current owner of the property:"

Bank of America, N.A. services the loan on your property located at {Property.Address} {Property.City}, {Property.StateAbbreviation} {Property.Zip}-{Property.Zip4} on behalf of the Lender. As of the date of this letter, the Lender is {ForecloseInTheNameOf} and is located at {ForecloseInNameOf Address} Please also note your loan servicer's telephone number for issues relating to the content of this correspondence is **1-800-669-0102.** The original amount of the loan was {OriginalPrincipalBalance}

The loan is in serious default because the required payments have not been made. The total amount now required to cure this default, in other words, the amount required to bring the loan current, as of the date of this letter is as follows:

Monthly Charges:

Month Due	Principal & Interest Amount	Escrow Amount	Optional Products Amount	Total Monthly Charge
{PastDuePayments.Month.Date}	{PastDuePayments.Month.PrincipalAndInterestPaymentAmount}	{PastDuePayments.Month.EscrowPaymen}	{PastDuePayments.Month.OptionalInsurancePayment}	{PastDuePayments.Month.TotalPayment}

Late Charges:

Month	Amount
{PastDuePayments.Month.Date}	{PastDuePayments.Month.LateCharge}

Total Monthly Charges:	{PastDueTotal.SumOfMonthlyTotal}
Current Late Charges:	{PastDueTotal.LateCharge}
Prior Unpaid Late Charges:	{UncollectedLateCharges}
Total Other Charges/Fees:	{PastDueTotal.Fees}
Partial Payment Balance:	({PartialPaymentBalance})
AMOUNT TO REINSTATE	**{TotalAmountDue}**

You have the right to cure the default within FORTY (40) DAYS of the date of this letter. To cure the default, Bank of America, N.A. must receive the amount of {TotalAmountDue} plus any additional monthly payment and late charge which may become due by {NoticeExpirationDate}.

The payment must be made within FORTY (40) days of the date of this letter to:

Bank of America, N.A.
PO Box 15222
Wilmington, DE
19886-5222
1-800-669-0102

If you have questions regarding payment, please contact:

Bank of America, N.A.
ATTN: Ryan Helton
150 Allegheny Center Mall
Mail Code: PA9-150-01-20
Pittsburgh, PA 15212
1-866-467-8090

If the default is not cured on or before {NoticeExpirationDate}, the mortgage payments **will be accelerated** and Lender may take steps to terminate your ownership interest in the property by commencing a foreclosure suit in a court of competent jurisdiction."

We are further entitled to pursue all other legal action available at law, including but not limited to, seeking deficiency judgment against you.

If any check, or other payment, is returned to us for insufficient funds or for any other reason, the default will not have been considered cured. No extension of time to cure will be granted due to a returned payment.

Your loan is in default. According to your loan documents, Bank of America, N.A. may enter and conduct an inspection of your property. The purposes of such an inspection are to (i) observe the physical condition of your property, (ii) verify that the property is occupied and/or (iii) determine the identity of the occupant. If you do not cure the default prior to the inspection, other actions to protect the Lender's interest in the property (including, but not limited to, winterization, securing the property, and valuation services) may be taken. **The costs of the above-described inspections and property preservation efforts will be charged to your account as provided in your security instrument.**

Even if a foreclosure complaint is filed, you have the right to cure the default and bring loan current, until the entry of the foreclosure judgment pursuant to Section 5 of the Fair Foreclosure Act. However, if a foreclosure is initiated, the Lender shall be entitled to any court costs and attorney's fees in an amount not to exceed that amount permitted pursuant to the Rules Governing the Courts of the State of New Jersey. You have the right to bring a court action and the right to assert in the foreclosure proceeding the non-existence of a default or any other defense to acceleration and sale.

You are advised to seek counsel from an attorney of your choosing concerning this residential default situation. If you are unable to obtain an attorney or otherwise afford an attorney, you may contact the New Jersey Bar Association or Lawyer Referral Service in the county in which the property is located. If you are unable to afford an attorney, you may communicate with the Legal Services Office in the county in which the property is located

There may be financial assistance available for curing the default from programs operated by the state or federal government, or non-profit organizations. The New Jersey Commissioner of Banking and Insurance promulgates a list of such organizations and a copy of that list is attached hereto.

If you are unable to cure the default on or before {NoticeExpirationDate}, Bank of America, N.A. wants you to be aware of various options that may be available to you through Bank of America.N.A to prevent a foreclosure sale of your property. For example:

- **Full Payoff:** You can payoff your loan in full by selling your property for any amount equal to or exceeding the total amount owed on your loan, or you may refinance your loan.
- **Repayment Plan:** You may be eligible for a repayment plan that allows you to make your regularly scheduled mortgage payments, plus pay off a portion of the past due amounts over time.
- **Loan Modification:** A loan modification is a change to the original terms of your loan. Loan modifications could include lowering your interest rate, extending the term or maturity date of the loan, moving from an adjustable to a fixed-rate loan, deferring some portion of the unpaid principal balance to the end of the loan, and/or forgiving some portion of the unpaid principal balance. This foreclosure alternative is limited to certain loan types.
- **Short Sale:** If you can no longer afford to make your mortgage payments and your home is worth less than you owe, a short sale may allow you to sell your home to pay off the mortgage. In a short sale, the lender agrees to accept an amount less than what is actually owed on the loan.
- **Deed in Lieu of Foreclosure:** Used as an alternative to foreclosure, with a deed in lieu of foreclosure, you transfer ownership of your house and all property secured by your mortgage loan. This may satisfy the total amount due on that mortgage.

If you are interested in discussing any of these foreclosure alternatives with Bank of America, N.A. you must contact us. If you are currently in a bankruptcy proceeding, or have previously obtained a discharge of this debt under applicable bankruptcy law, please be advised that your decision to pursue any of these options is strictly voluntary. If you request assistance, Bank of America, N.A will need to evaluate whether that assistance will be extended to you. In the meantime, Bank of America, N.A. will pursue all of its rights and remedies under the loan documents and as permitted by law, unless it agrees otherwise in writing. Failure to bring your loan current or to enter into a written agreement by {NoticeExpirationDate} as outlined above will result in the acceleration of your debt.

If your loan is currently being evaluated for a loan modification, forbearance, or other loan assistance solution, this notice will not cancel or delay that evaluation process. However, it is important that you promptly respond to all requests made in connection with your evaluation for a loan assistance solution, including all requests for you to contact us and any documentation required. Please comply with these requests in a timely manner so your request for assistance can be considered as quickly as possible. If your loan is not eligible for a loan assistance program, please note this letter will continue to serve as notice of our right to initiate foreclosure.

As of the date of this letter Bank of America, N.A. is acting as the Mortgage Loan Servicer for the loan. As of the date of this letter, the Lender is {ForecloseInTheNameOf} and is located 400 National Way, Simi Valley, CA 93065. The Mortgage Loan Servicer is authorized to represent the Lender. Correspondence and questions relating to your loan and account, including information concerning home retention programs, the account balance and reinstatement of the loan, should continue to be directed to Bank of America, N.A.

You may have the right to sell or otherwise transfer the property to another person, subject to the security interest which secures this loan, and the new owner, or transferee, may have the right to cure the default if permitted under the loan documents. Whether or not you are permitted to sell or transfer the property subject to the security instrument will depend on whether the loan is assumable. You may determine whether the loan is assumable by reading your loan's documents or calling Customer Contact at 1-800-669-1904

If you do not agree that a default of loan has occurred or you dispute the amount provided for curing that default please contact:

Bank of America.N.A
ATTN: Customer Contact
PO Box 5170
Simi Valley, CA
93062-5170
1-800-669-1904

If the default is cured, the loan will be restored as if no default had occurred.

Bank of America, N.A.
Home Loan Team

To contact us

Phone	1-800-669-1904 Office Hours Monday through Thursday 7am to 10pm CST, Friday 7am to 8pm CST, Saturday 8am to 2pm CST
Mail	PO Box 5170 Simi Valley 93062-5170 1-800-669-1904
To mail a payment	PO Box 15222 Wilmington, DE 19886-5222 1-800-669-0102

Fair Foreclosure Act Notice of Intention to Foreclose - List of Entities Providing Assistance

The following is a list of governmental and non-profit entities that may provide financial assistance or counseling to borrowers in foreclosure.

American Credit Alliance, Inc.
26 S. Warren St.
Trenton, NJ 08608
1-609-393-5400

Atlantic Human Resources, Inc.
1 S. New York Ave.
Atlantic City, NJ 08401
1-609-348-4131

Consumer Credit Counseling Service of Central New
Jersey
1931 Nottingham Way
Hamilton, NJ 08619
1-609-586-2574

Consumer Credit Counseling Service of New Jersey
185 Ridgedale Ave.
Cedar Knolls, NJ 07927-1812
1-973-267-4324

Fair Housing Council of Northern New Jersey
131 Main St.
Hackensack, NJ 07601
1-201-489-3552

Garden State Consumer Credit Counseling, Inc.
225 Willowbrook Road
Freehold, NJ 07728
1-800-992-4557

Jersey Counseling & Housing Development, Inc.
29 S. Blackhorse Pike
Blackwood, NJ 08012
1-856-227-3683

Jersey Counseling & Housing Development, Inc.
1840 S. Broadway
Camden, NJ 08104
1-856-541-1000

Mercer County Hispanic Association
200 E. State St., 2nd Floor
Trenton, NJ 08607
1-609-392-2446

Middlesex County Economic Opportunities Corporation
1215 Livingston Ave.
North Brunswick, NJ 08902
1-732-790-3344

Monmouth County Human Services
Housing Services Unit
P.O. Box 3000
Freehold, NJ 07728
1-732-431-7998

NJ Citizen Action *(main office/financial education center)*
744 Broad St., Suite 2080
Newark, NJ 07102
1-973-643-8800
1-800-NJ-OWNER (loan counseling)
1-888-T AXES-11 (free tax preparation assistance)

NJ Citizen Action *(Central Jersey)*
85 Raritan Ave., Suite 100
Highland Park, NJ 08904
1-732-246-4772

NJ Citizen Action *(South Jersey)*
2 Riverside Drive, Suite 362
Camden, NJ 08103
1-856-966-3091

Ocean Community Economic Action Now, Inc.
22 Hyers St.
Toms River, NJ 08753-0773
1-732-244-2351, ext. 2

Paterson Coalition for Housing, Inc.
262 Main St., 5th Floor
Paterson, NJ 07505
1-973-684-5998

Paterson Task Force for Community Action, Inc.
155 Ellison St.
Paterson, NJ 07505
973-279-2333

Puerto Rican Action Board Housing Coalition Unit
90 Jersey Ave.
New Brunswick, NJ 08903
1-732-249-9700

Tri-County Community Action Agency, Inc.
110 Cohansey St.
Bridgeton, NJ 08302
1-856-451-6330

Urban League for Bergen County
106 W. Palisade Ave.
Englewood, NJ 07631
1-201-568-4988

Urban League for Essex County
508 Central Ave.
Newark, NJ 07101
1-973-624-9535

Urban League of Union County
288 N. Broad St.
Elizabeth, NJ 07208
1-908-351-7200

Homelessness Prevention Program
New Jersey Department of Community Affairs
1-866-889-6270*

*Basic eligibility is limited to: (a) single family owner/occupied dwellings with all those on the deed and mortgage occupying the house; (b) no more than one mortgage or lien encumbrance on the property; (c) no initiated or ongoing bankruptcy. Assistance will be in the form of a loan, and a lien will be placed on the property. The family must document the financial reason for nonpayment. At the time of the eligibility decision, the household must have and document income sufficient to support the household and repay the loan. There is a fee for the credit check and property search.

This list can also be found at http://www.state.nj.us/dobi/division_consumers/finance/counselors.html.
Please check with this site as the entities are continuously updated.

IMPORTANT DISCLOSURES

If you are currently in a bankruptcy proceeding or have previously obtained a discharge of this debt under applicable bankruptcy law, this notice is for informational purposes only and is not an attempt to collect the debt, a demand for payment, or an attempt to impose personal liability for that debt. You are not obligated to discuss your home loan with us or enter into a loan modification or other loan-assistance program. You should consult with your bankruptcy attorney or other advisor about your legal rights and options.

Bank of America, N.A, the servicer of your home loan, is required by law to inform you that this communication is from a debt collector.

There has been a payment default or other default on your loan that could result in acceleration of all sums due under the Note. As a result, Bank of America, N.A. will use companies, including its affiliates LandSafe Default, Inc., LandSafe Services, LLC., LandSafe Title of California, Inc., LandSafe Title of Washington, Inc., LandSafe Title of Florida, Inc., LandSafe Services of Alabama, Inc., LandSafe Title of Texas, Inc., ReconTrust Company, N.A., and LandSafe Appraisal Services, Inc., to provide services required to protect the Noteholder's interest and rights in the property and under the note and security instrument, including any remedies thereunder (the "Default Related Services"). Bank of America, N.A. will assess fees to your loan account for the Default Related Services, including those provided by its affiliates. A schedule of fees that may be charged to your account for Default Related Services is available at the following web address: http://www.bankofamerica.com/defaultfees. If you do not have internet access, please contact us at 1-800-669-6607, Monday through Thursday 8 a.m. – 11 p.m. Eastern, Friday 8 a.m. – 9 p.m. Eastern, Saturday 9 a.m. - 3 p.m. Eastern, to have a fee schedule mailed to you. The fee schedule contains a complete list of the default-related services you could be charged, but does not include a complete list of all fees or charges that could be assessed on your loan account."

MILITARY PERSONNEL/SERVICEMEMBERS: If you or your spouse is a member of the military, please contact us immediately. The federal Servicemembers Civil Relief Act and comparable state laws afford significant protections and benefits to eligible military service personnel, including protections from foreclosure as well as interest rate relief. For additional information and to determine eligibility please contact our Military Assistance Team toll free at 1.877.430.5434. If you are calling from outside the U.S. please contact us at 1.817.685.6491.

DIVULGACIONES IMPORTANTES

Si usted se encuentra actualmente en un procedimiento de quiebra, o ha obtenido previamente una exoneración de esta deuda bajo la ley aplicable sobre quiebra, este no es un intento de recaudación, una demanda de pago o un intento de imponer una responsabilidad personal por esa deuda. Usted no está obligado(a) a hablar de su préstamo para vivienda con nosotros ni a participar en un programa de modificación de préstamos u otro programa de asistencia para préstamos. Usted debe consultar con su abogado especializado en quiebras u otro asesor acerca de sus opciones y derechos legales.

Bank of America, N.A . el administrador de su préstamo para vivienda está obligado por ley a informarle a usted que esta comunicación proviene de un cobrador de deudas.

Ha ocurrido un incumplimiento de pago u otro tipo de incumplimiento con su préstamo podría resultar en la aceleración de todas las cantidades adeudadas bajo el Pagaré. Como resultado, Bank of America, N.A. utilizará compañías, incluyendo sus afiliados LandSafe Default, Inc., LandSafe Services, LLC., LandSafe Title of California, Inc., LandSafe Title of Washington, Inc., LandSafe Title of Florida, Inc., LandSafe Services of Alabama, Inc., LandSafe Title of Texas, Inc., ReconTrust Company, NA, y Landsafe Appraisal Services, Inc., para proporcionar servicios necesarios para proteger los intereses del Titular en la propiedad y sus derechos bajo el instrumento de seguridad y el pagaré, incluyendo cualquiera de sus recursos (los "Servicios relacionados a un incumplimiento"). Bank of America, N.A. aplicará cargos a la cuenta de su préstamo por los servicios relacionados a un incumplimiento, incluyendo los servicios proporcionados por sus afiliados. Una lista de los cargos que podrían cobrarse a su cuenta por servicios relacionados a un incumplimiento está disponible en el sitio de Internet: [http://www.bankofamerica.com/defaultfees]. Si usted no tiene acceso a internet, por favor comuníquese con nosotros al 1-800-669-6607 de lunes a jueves de 8 a. m. a 11 p. m. hora del este, viernes de 8 a. m. a 9 p. m. hora del este, sábados de 9 a. m. a 3 p. m. hora del este. para pedir que se le envíe una lista de cargos por correo. La lista de cargos contiene una lista completa de los servicios relacionados por incumplimiento que le podían cobrar, pero no incluye una lista completa de todos los costos y cargos que podrían ser aplicados a la cuenta de su préstamo."

PERSONAL MILITAR/ MIEMBROS DE LAS FUERZAS ARMADAS: Si usted o su cónyuge es un miembro del servicio militar, por favor comuníquese con nosotros inmediatamente. La Ley federal de Ayuda Civil para Miembros de las Fuerzas Armadas y las leyes estatales comparables otorgan protecciones y beneficios significativos al personal del servicio militar que califique, incluídas protecciones contra la ejecución hipotecaria así como también ayuda en la tasa de interés. Para obtener más información y determinar su calificación por favor llame sin costo a nuestro Equipo de Asistencia para el Servicio Militar al 1.877.430.5434. Si usted llama desde fuera de los Estados Unidos por favor comuníquese con nosotros al 1.817.685.6491.

Options are Available to Help You

Avoid Foreclosure

Call the number on the enclosed notice to learn more.

When you call, please have your income and expense information available so we can discuss which option(s) could work for you.

Options to consider if your goal is to stay in your home

Program	Description
Home Affordable Modification Program (HAMP)	A federal government program that allows you to repay the loan on newly agreed upon terms, which may include lowering the interest rate, placing past due amounts at the end of the loan, and/or extending the term of the loan. You may be eligible for this program if you meet the following requirements: • The amount you owe on the first mortgage is equal to or less than $729,750 for a single-family home, $934,200 for a 2 unit property, $1,129,250 for a 3 unit property or $1,403,400 for a 4 unit property • You have documented a financial hardship and represented that you do not have sufficient liquid assets to make the monthly mortgage payments. • Your mortgage was obtained before Jan. 1, 2009. • The property securing the mortgage loan has not been condemned or is not in such poor physical condition that it is not habitable even if not condemned • The mortgage is secured by a one to four unit property
Loan Reinstatement	If you can bring your loan payments up to date, we will accept the funds needed to bring the loan up to date until the day of your foreclosure sale.
Repayment Plan	A repayment plan allows you to make your regularly scheduled mortgage payments, plus pay off a portion of the past due amounts over time. This may include principal, interest, fees, and/or costs assessed to your loan.
Temporary Forbearance Agreement	An agreement whereby we agree not to proceed with foreclosure and/or collection of payments for a period of time, to allow you to re-establish your ability to make the required payments.
Loan Modification (non-HAMP)	A loan modification is a change to the original terms of your loan. Loan modifications could include lowering your interest rate, extending the term or maturity date of the loan, moving from an adjustable to a fixed-rate loan, deferring some portion of the unpaid principal balance to the end of the loan, and/or forgiving some portion of the unpaid principal balance.
Partial Claim (FHA loans only)	If you have a Federal Housing Administration (FHA) loan and your payments are past due but you are now able to make your regular monthly mortgage payment, this program is designed to bring your loan up to date by creating a second mortgage/lien on your property for the amount that is past due.

Options to consider if you cannot or do not wish to stay in your home

Program	Description
Home Affordable Foreclosure Alternatives Program (HAFA)	Designed to help borrowers who are eligible for the Home Affordable Modification Program (HAMP) but were unsuccessful in securing a permanent modification through the program. HAFA provides the option of a short sale and, if unsuccessful, a deed in lieu of foreclosure. A short sale is a transaction in which you sell your property for less than the total amount owed on the loan (subject to agreement by your servicer/lender/investor), resulting in the release of our lien on your home and avoidance of foreclosure. A deed in lieu of foreclosure is a transaction in which you agree to voluntarily transfer ownership of your property to us in order to avoid foreclosure.
Short Sale/ Pre-foreclosure Sale (non-HAFA)	If you can no longer afford to make your mortgage payments and your home is worth less than you owe, a short sale may allow you to sell your home to pay off the mortgage. In a short sale, the lender agrees to accept an amount less than what is actually owed on the loan. Offered to borrowers who are not eligible for HAMP or other home retention alternatives.
Deed in Lieu of Foreclosure (non-HAFA)	Used as an alternative to foreclosure, with a deed in lieu of foreclosure, you transfer ownership of your house and all property secured by your mortgage loan. This may satisfy the total amount due on that mortgage. Offered to borrowers not eligible for HAMP or other home retention alternatives, and who were not able to sell the property through a short sale.

We are here to help you. Please call us today.

Hay opciones disponibles para ayudarle a

Evitar la Ejecución Hipotecaria

Llame al número que aparece en la notificación adjunta para obtener más información

Cuando llame, por favor tenga a la mano la información de sus ingresos y gastos para que podamos discutir cuáles opciones podrían funcionar para usted.

Opciones a considerar si su objetivo es permanecer en su casa

Programa	Descripción
Home Affordable Modification Program (HAMP)	Es un programa del gobierno federal que le permite pagar el préstamo bajo los nuevos términos acordados, que pueden incluir la reducción de la tasa de interés, agregar cantidades vencidas al final del préstamo, y/o extender el plazo del préstamo. Usted puede calificar para este programa si cumple con los siguientes requisitos: • La cantidad que usted adeuda de su primera hipoteca es igual o menor que $729,750 dólares para una vivienda unifamiliar, $934,200 dólares para una propiedad de 2 unidades, $1,129,250 dólares para una propiedad de 3 unidades o $1,403,400 para una propiedad de 4 unidades • Usted ha documentado que atraviesa por una dificultad financiera y declarado que no tiene suficiente liquidez para hacer los pagos mensuales de la hipoteca. . • Obtuvo su hipoteca antes del 1 de enero de 2009. • La propiedad que garantiza el préstamo hipotecario no ha sido condenada o no está en malas condiciones físicas como para no poder habitarse incluso si no está condenada. • La hipoteca está garantizada por una propiedad de una a cuatro unidades.
Restablecimiento del Préstamo	Si usted puede poner al día los pagos de su préstamo, aceptaremos los fondos necesarios para que el préstamo esté al día hasta la fecha de la venta por ejecución hipotecaria.
Plan de Pago	Un plan de pago le permite a usted hacer sus pagos hipotecarios regulares, además de pagar una porción de los montos vencidos a través del tiempo. Esto puede incluir capital, interés, cargos o costos aplicados a su préstamo.
Acuerdo Temporal de Tolerancia por incumplimiento	Es un acuerdo en el cual aceptamos no proceder con la ejecución hipotecaria y/o el cobro de los pagos por un periodo de tiempo, para permitirle que restablezca su habilidad de hacer los pagos requeridos.
Modificación de Préstamo (no por medio de HAMP)	Una modificación del préstamo es un cambio en los términos originales de su préstamo, Las modificaciones podrían incluir reducir su tasa de interés, extender el término o la fecha de pago del préstamo, cambiar de un préstamo de tasa de interés ajustable a uno de tasa de interés fija, diferir una parte del saldo del capital impagado al final del préstamo, y/o condonar una parte del saldo de capital impagado.
Reclamo Parcial (solamente préstamos de la FHA)	Si usted tiene un préstamo de la Administración Federal de Vivienda (FHA) y sus pagos están vencidos, pero ahora puede hacer sus pagos regulares mensuales de la hipoteca, este programa está diseñado para que su préstamo este al día mediante la creación de una segunda hipoteca / gravamen sobre su propiedad por el monto que está vencido.

Opciones a considerar si no puede o no desea quedarse en su casa

Programa	Descripción
Home Affordable Foreclosure Alternatives Program (HAFA)	Diseñado para ayudar a los prestatarios que califican para el Programa de Home Affordable Modification (HAMP), pero no consiguieron obtener una modificación permanente a través del programa. HAFA ofrece la posibilidad de una venta en descubierto y, si no tiene éxito, una escritura de traspaso voluntario de propiedad en lugar de la ejecución hipotecaria. Una venta en descubierto es una transacción en la que usted vende su propiedad por menos de la cantidad adeudada en el préstamo (sujeto a previo acuerdo de su administrador / prestamista / inversionista), resultando en la liberación de nuestro derecho de retención sobre su propiedad y evitar la ejecución hipotecaria. Una escritura de traspaso voluntario de propiedad en lugar de la ejecución hipotecaria es una transacción en la que usted está de acuerdo de transferir voluntariamente las escrituras de su propiedad a nosotros con el fin de evitar la ejecución hipotecaria.
Venta en descubierto / Venta previa a la ejecución hipotecaria (no por medio de HAFA)	Si usted ya no puede hacer sus pagos hipotecarios y su vivienda vale menos de lo que usted adeuda, una venta en descubierto le podría permitir vender su vivienda para pagar la hipoteca. En una venta en descubierto, el prestamista acepta recibir una monto menor de lo que actualmente se adeuda en el préstamo. Se ofrece a los prestatarios que no califican para HAMP o para otras alternativas de retención de la vivienda.
Escritura de traspaso de propiedad en lugar de la ejecución hipotecaria (no por medio de HAFA)	Se usa como una alternativa de la ejecución hipotecaria. Con una escritura de traspaso voluntario de propiedad en lugar de la ejecución hipotecaria, usted transfiere la titularidad de su vivienda y toda la propiedad que garantiza su préstamo hipotecario. Esto puede hacer que el monto total vencido de esa hipoteca se considere como pagado. Se ofrece a prestatarios que no califican para HAMP u otras opciones de retención de vivienda, y que no pudieron vender la propiedad a través de una venta en descubierto.

Estamos aquí para ayudarle. Por favor llámenos hoy.

GRAHAM CURTIN
A Professional Association

Kathleen N. Fennelly
Direct Dial 973-401-7106
kfennelly@GrahamCurtin.com

August 23, 2013

Via JEFIS
Clerk of the Superior Court
Superior Court of New Jersey
25 West Market Street
6th Floor, North Wing
Trenton, New Jersey 08625

Re: *In Re Application by Bank of America, N.A., to Issue Corrected Notices of intent to Foreclose on behalf of Identified Foreclosure Plaintiffs in Uncontested Cases*
Docket No. F- -13

Dear Sir/Madam:

Together with the firm of O'Melveny & Myers, LLC, we represent Bank of America, N.A. Enclosed for filing please find the following documents:

1. Verified Complaint;
2. Proposed Order to Show Cause; and
3. Letter Brief; and

Please charge our Superior Court Filing Account No. 83200 for any filing fees.

Due to the number of foreclosure files included in this OSC filing, Bank of America is respectfully requesting that the Court permit sixty (60) days to complete service of the OSC Package on the borrowers. Additionally, please be advised that Bank of America anticipates making additional, similar filings in the future.

Respectfully submitted,

Kathleen N. Fennelly

KATHLEEN N. FENNELLY

KNF:jtt
Enclosures
cc: Honorable Margaret Mary McVeigh, P.J.Ch. (w/c encs., via JEFIS)
Legal Services of New Jersey (w/c encs., via Federal Express)

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EXHIBIT 6 - COLUMBIA BANK

ATTORNEY NAME	PLAINTIFF	DOCKET #	BORROWER LAST NAME	BORROWER FIRST NAME	COUNTY
FRENKEL LAMBERT WEISS WEISMAN	BAC Home Loans Servicing, LP fka Countrywide Home Loans Servicing LP	F-27373-10	LEATY	ERNESTO	UNION
PHELAN HALLINAN & DIAMOND,PC	BAC HOME LOANS SERVICING L.P. FKA COUNTRYWIDE HOME LOANS SERVICING L.P.	F-046205-10	IVEY-LOVE	GWENDOLYN	GLOUCESTER
FEIN,SUCH,KAHN & SHEPARD, PC	BAC HOME LOANS SERVICING, LP	F-61484-09	REED	ERIC	CAMDEN
FRENKEL LAMBERT WEISS WEISMAN	Countrywide Home Loans, Inc for the Benefit of the Columbia Bank	F-31087-09	TUCKER	DEBORAH	BURLINGTON
PARKER MCCAY, P.A.	BAC HOME LOANS SERVICING LP FKA COUNTRYWIDE HOME LOANS SERVICING LP	F-054688-09	JOHNSON	REGINALD	ESSEX
POWERS KIRN, LLC	BAC Home Loans Servicing, L.P.	F-23847-10	JONES	CASPER	CAMDEN
ZUCKER, GOLDBERG & ACKERMAN LLC	BAC HOME LOANS SERVICING, LP, FKA COUNTRYWIDE HOME LOANS SERVICING, LP	F-046812-10	PALACIOS	MANUEL	ESSEX

EXHIBIT 5 - DNB FIRST, NATIONAL ASSOCIATION

ATTORNEY NAME	PLAINTIFF	DOCKET #	BORROWER LAST NAME	BORROWER FIRST NAME	VICINAGE
PHELAN HALLINAN & DIAMOND,PC	BANK OF AMERICA, N.A. AS SUCCESSOR BY MERGER TO BAC HOME LOANS SERVICING, LP.	F-21510-09	Shah	Jitendra	MIDDLESEX
PHELAN HALLINAN & DIAMOND,PC	BANK OF AMERICA, N.A., AS SUCCESSOR BY MERGER TO BAC HOME LOANS SERVICING, LP.	F-38030-09	Talavera	Isabel	HUDSON
PHELAN HALLINAN & DIAMOND,PC	BAC HOME LOANS SERVICING, L.P. FKA COUNTRYWIDE HOME LOANS SERVICING, L.P.	F-64384-09	Himozumder	Mohammed	ATLANTIC
PHELAN HALLINAN & DIAMOND,PC	BANK OF AMERICA, N.A.	F-9171-10	Chowdhury	Tridip	ATLANTIC
PHELAN HALLINAN & DIAMOND,PC	BAC HOME LOANS SERVICING, L.P. FKA COUNTRYWIDE HOME LOANS SERVICING, L.P.	F-14021-10	Teut	Martin	UNION

EXHIBIT 4 - SPENCER SAVINGS, SLA

ATTORNEY NAME	PLAINTIFF	DOCKET #	BORROWER LAST NAME	BORROWER FIRST NAME	VICINAGE
PHELAN HALLINAN & DIAMOND,PC	BANK OF AMERICA, N.A. AS SUCCESSOR BY MERGER TO BAC HOME LOANS SERVICING, LP	F-10808-10	SOLARTE	EVELYN	UNION
PHELAN HALLINAN & DIAMOND,PC	BANK OF AMERICA, N.A., AS SUCCESSOR BY MERGER TO BAC HOME LOANS SERVICING, LP,	F-05381-10	LIMA	JOSE	UNION
PHELAN HALLINAN & DIAMOND,PC	SPENCER SAVINGS BANK, SAVINGS AND LOAN ASSOCIATION	F-12417-10	HULTMAN	ROBERT	MONMOUTH
PHELAN HALLINAN & DIAMOND,PC	SPENCER SAVINGS BANK, SAVINGS AND LOAN ASSOCIATION	F-045068-10	MORRIS	VIRGINIA	MONMOUTH
KML LAW GROUP, PC	BAC Home Loans Servicing, LP fka Countrywide Home Loans Servicing, LP	F-42548-10	PARIKH	AMIT	UNION
MCCABE WEISBERG & CONWAY,PC	BAC Home Loans Servicing, LP fka Countrywide Home Loans Servicing, LP	F-10483-10	KIRKLAND	CAROLINE	ESSEX
MCCABE WEISBERG & CONWAY,PC	BAC Home Loans Servicing, LP fka Countrywide Home Loans Servicing, LP	F-042028-10	LANE	YOLANDA	PASSIAC
MCCABE WEISBERG & CONWAY,PC	BAC Home Loans Servicing, LP fka Countrywide Home Loans Servicing, LP	F-31371-10	OYEDELE	SULAIMAN	ESSEX
PHELAN HALLINAN & DIAMOND,PC	SPENCER SAVINGS BANK, SLA	F-046510-10	HILL	JEFFREY	OCEAN
PARKER MCCAY, P.A.	Spencer Savings Bank	F-23991-10	FENNER	SUSANNE	UNION
FRENKEL LAMBERT WEISS WEISMAN	Bank of America, N.A., as successor by merger to BAC Home Loans Servicing, LP	F-46576-09	ASSE	OLKENS	UNION

EXHIBIT 3 - GOVERNMENT NATIONAL MORTGAGE ASSOCIATION

ATTORNEY NAME	PLAINTIFF	DOCKET #	BORROWER LAST NAME	BORROWER FIRST NAME	VICINAGE
PHELAN HALLINAN & DIAMOND,PC	BANK OF AMERICA, N.A. AS SUCCESSOR BY MERGER TO BAC HOME LOANS SERVICING, LP.	F-20793-10	ANSARI	IJAZ	Hudson
PHELAN HALLINAN & DIAMOND,PC	BAC HOME LOANS SERVICING LP FKA COUNTRYWIDE HOME LOANS SERVICING LP	F-61317-09	BROWN	JEFFREY	Atlantic
PHELAN HALLINAN & DIAMOND,PC	Bank of America, N.A.	F-9678-09	BURGESS	ANTHONY	Essex
PHELAN HALLINAN & DIAMOND,PC	Bank of America, N.A.	F-18783-09	BYRD	JEROME	Cumberland
PHELAN HALLINAN & DIAMOND,PC	Bank of America, N.A.	F-5480-10	GALATI	MARC	Union
PHELAN HALLINAN & DIAMOND,PC	BANK OF AMERICA, N.A. AS SUCCESSOR BY MERGER TO BAC HOME LOANS SERVICING, LP.	F-06708-10	LAWRY	CLARENCE	Camden
PHELAN HALLINAN & DIAMOND,PC	Bank of America, N.A.	F-53196-09	MALAVE	ESTATE OF DAVID	Hudson

EXHIBIT 2 - FEDERAL HOME LOAN MORTGAGE CORPORATION

ATTORNEY NAME	DOCKET	PLAINTIFF	BORROWER LAST NAME	BORROWER FIRST NAME	VICINAGE
POWERS KIRN, LLC	F-8851-10	Bank of America, N.A.	ABAD	GONZALO	UNION
POWERS KIRN, LLC	F-20397-10	Bank of America, N.A.	AFOLABI	OLUWOLE	ESSEX
ZUCKER, GOLDBERG & ACKERMAN LLC	F-19194-10	Bank of America, N.A.	AFOLABI	ABIOLA	ESSEX
POWERS KIRN, LLC	F-034845-10	BAC Home Loans Servicing, L.P.	AGNESS	GARY	CAMDEN
POWERS KIRN, LLC	F-47196-09	BAC Home Loans Servicing, L.P.	AGUILERA	MARCO	ESSEX
POWERS KIRN, LLC	F-15810-10	Bank of America, N.A.	AGUSTOS	LEVENT	BERGEN
POWERS KIRN, LLC	F-33078-10	Bank of America, N.A.	AHMED	SAGHEER	MIDDLESEX
POWERS KIRN, LLC	F-17389-10	BAC Home Loans Servicing, L.P.	ALCOTT	CHARLES	BURLINGTON
POWERS KIRN, LLC	F-042467-10	BAC Home Loans Servicing, L.P.	ALSAID	SYLVIA	HUDSON
POWERS KIRN, LLC	F-15650-10	Bank of America, N.A.	ALVARENGA	ALEXANDER	UNION
POWERS KIRN, LLC	F-30516-10	BAC Home Loans Servicing, L.P.	AMATO	JOHN	ATLANTIC
ZUCKER, GOLDBERG & ACKERMAN LLC	F-44748-09	Bank of America, N.A.	ARGANDONA	ARMINDA	HUDSON
POWERS KIRN, LLC	F-039566-10	BAC Home Loans Servicing, L.P.	ASITIMBAY	MANUEL	BERGEN
POWERS KIRN, LLC	F-32934-10	Bank of America, N.A.	BACHRACH	RICHARD	HUNTERDON
POWERS KIRN, LLC	F-060023-10	BAC Home Loans Servicing, L.P.	BADIG	BRUCE	PASSAIC
POWERS KIRN, LLC	F-018049-10	Bank of America, N.A.	BALOGUN	LOUIS	CAMDEN
POWERS KIRN, LLC	F-38076-09	BAC Home Loans Servicing, L.P.	BALUYUT	RAMON	SOMERSET
FRENKEL LAMBERT WEISS WEISMAN	F-18548-10	The Bank of New York Mellon fka The Bank of New York as Trustee for the Certificateholders CWALT, Inc. Alternative Loan Trust 2005-66 Mortgage Pass-Through Certificates, Series 2005-66	BARROS	EDMILSON	HUDSON
POWERS KIRN, LLC	F-053026-10	BAC Home Loans Servicing, L.P.	BELOTE	SHARON	GLOUCESTER
POWERS KIRN, LLC	F-42573-08	Countrywide Home Loans, Inc.	BIRBILIS	PETER	BURLINGTON
POWERS KIRN, LLC	F-19736-10	BAC Home Loans Servicing, L.P.	BLAIR	MICHAEL	CUMBERLAND
POWERS KIRN, LLC	F-9095-10	Bank of America, N.A.	BOSCO	NICHOLAS	UNION
POWERS KIRN, LLC	F-46546-09	BAC Home Loans Servicing, L.P.	BOVE	RALPH	MONMOUTH
POWERS KIRN, LLC	F-60463-09	Bank of America, N.A.	BROGDON	JOYCE	ESSEX
POWERS KIRN, LLC	F-41179-09	BAC Home Loans Servicing, L.P.	CABALLERO	MIGUEL	ESSEX
POWERS KIRN, LLC	F-39337-09	BAC Home Loans Servicing, L.P.	CALDWELL	SHARON	GLOUCESTER
POWERS KIRN, LLC	F-20135-10	Bank of America, N.A.	CALHOUN	BRIAN	MERCER
POWERS KIRN, LLC	F-53633-09	BAC Home Loans Servicing, L.P.	CALVACCA	JOANNE	MORRIS
POWERS KIRN, LLC	F-034738-10	BAC Home Loans Servicing, L.P.	CARDONA	ZONNY	UNION
POWERS KIRN, LLC	F-6586-10	BAC Home Loans Servicing, L.P.	CARNEY	REGINE	MONMOUTH

POWERS KIRN, LLC	F-36589-09	BAC Home Loans Servicing, L.P.	CARTER	JESSICA	BURLINGTON
POWERS KIRN, LLC	F-30031-09	BAC Home Loans Servicing, L.P. fka Countrywide Home Loans Servicing, LP	CHARLES	MARIE	ESSEX
POWERS KIRN, LLC	F-34190-09	BAC Home Loans Servicing, L.P. fka Countrywide Home Loans Servicing, LP	CIRAULO	JOSEPH	OCEAN
POWERS KIRN, LLC	F-039613-10	BAC Home Loans Servicing, L.P.	CLARKE	WILLIAM	MERCER
POWERS KIRN, LLC	F-59854-09	Bank of America, N.A.	COHEN	VICKI	BURLINGTON
POWERS KIRN, LLC	F-32384-09	BAC Home Loans Servicing, L.P. , fka Countrywide Home Loans Servicing, LP	COLON	THOMAS	HUDSON
POWERS KIRN, LLC	F-13408-10	BAC Home Loans Servicing, L.P.	CONWAY	ROBERT	GLOUCESTER
POWERS KIRN, LLC	F-50472-09	BAC Home Loans Servicing, L.P.	COOK	MARK	OCEAN
POWERS KIRN, LLC	F-035060-10	Bank of America, N.A.	CORCINO CUELLO	MILEDYS	UNION
POWERS KIRN, LLC	F-20947-10	BAC Home Loans Servicing, L.P.	CRAFTS	TREVOR	BURLINGTON
POWERS KIRN, LLC	F-46180-09	BAC Home Loans Servicing, L.P.	DAVIS	THOMAS	OCEAN
POWERS KIRN, LLC	F-33972-09	BAC Home Loans Servicing, L.P. fka Countrywide Home Loans Servicing, LP	DE PAULA	TEREZINHA	ESSEX
FEIN,SUCH,KAHN & SHEPARD, PC	F-37299-09	BAC HOME LOANS SERVICING, LP	DEALMEIDA	JON	UNION
POWERS KIRN, LLC	F-48197-09	BAC Home Loans Servicing, L.P.	DECARLO	JOSEPH	SOMERSET
POWERS KIRN, LLC	F-10227-10	Bank of America, N.A.	DEFORGE	MICHELLE	ESSEX
POWERS KIRN, LLC	F-052227-10	Bank of America, N.A.	DEPASQUALE	ANTHONY	ATLANTIC
POWERS KIRN, LLC	F-058617-10	BAC Home Loans Servicing, L.P.	DHILLON	BAHADUR	MIDDLESEX
POWERS KIRN, LLC	F-12586-09	Countrywide Home Loans Servicing, LP	DIAZ	JOSEPH	CAMDEN
POWERS KIRN, LLC	F-043179-10	Bank of America, N.A.	DIAZ	LUISA	MERCER
POWERS KIRN, LLC	F-26239-10	BAC Home Loans Servicing, L.P.	DINTINO	ROBERT	CAMDEN
ZUCKER, GOLDBERG & ACKERMAN LLC	F-16392-09	Bank of America, NA	DISTASIO	ESTATE OF JACOB	CAMDEN
POWERS KIRN, LLC	F-046692-10	BAC Home Loans Servicing, L.P.	DOMOND	ANDRE	UNION
POWERS KIRN, LLC	F-54008-09	BAC Home Loans Servicing, L.P.	DOS REIS	DARCI	UNION
POWERS KIRN, LLC	F-12003-09	Countrywide Home Loans Servicing, LP	DOUGLAS	ADRIAN	MIDDLESEX
POWERS KIRN, LLC	F-044541-10	Bank of America, N.A.	DRUKER	BARBARA	WARREN
POWERS KIRN, LLC	F-43467-09	BAC Home Loans Servicing, L.P. f/k/a Countrywide Home Loans Servicing, L.P.	EDWARDS	LISA	MONMOUTH
POWERS KIRN, LLC	F-056378-10	BAC Home Loans Servicing, L.P.	ELLIOTT	SOPHIE	PASSAIC

POWERS KIRN, LLC	F-22829-10	Bank of America, N.A.	ELLIOTT	DONALD	MIDDLESEX
POWERS KIRN, LLC	F-49410-09	BAC Home Loans Servicing, L.P.	ELMORE	ERIC	BURLINGTON
POWERS KIRN, LLC	F-03777-10	BAC Home Loans Servicing, L.P.	ELSAYED	THERESA	MERCER
POWERS KIRN, LLC	F-056096-10	Bank of America, N.A.	ERNST	JACQUELINE	ATLANTIC
POWERS KIRN, LLC	F-32927-10	Bank of America, N.A.	FARIA	LAZARA	MONMOUTH
POWERS KIRN, LLC	F-046951-10	BAC Home Loans Servicing, L.P.	FIEBIG	CHRISTOPHER	HUNTERDON
POWERS KIRN, LLC	F-035228-10	BAC Home Loans Servicing, L.P.	FRANZELLO	JOAN	BERGEN
POWERS KIRN, LLC	F-18231-10	BAC Home Loans Servicing, L.P.	FRIEDMAN	LYNN	ATLANTIC
ZUCKER, GOLDBERG & ACKERMAN LLC	F-49504-09	Federal Home Loan Mortgage Corporation	GAD	NABIL	BERGEN
POWERS KIRN, LLC	F-31438-10	BAC Home Loans Servicing, L.P.	GALEANO	LUCAS	UNION
POWERS KIRN, LLC	F-047031-10	BAC Home Loans Servicing, L.P.	GANNON	WILLARD	CAPE MAY
POWERS KIRN, LLC	F-33513-10	BAC Home Loans Servicing, L.P.	GEENE	CHRISTOPHER	SUSSEX
POWERS KIRN, LLC	F-8846-10	Bank of America, N.A.	GENCARELLI-PAGLI	PINA	ESSEX
POWERS KIRN, LLC	F-28906-10	Bank of America, N.A.	GERMAN	EDGAR	HUDSON
POWERS KIRN, LLC	F-62031-09	BAC Home Loans Servicing, L.P.	GOBLE	BARTLETT	OCEAN
POWERS KIRN, LLC	F-17377-10	The Bank of New York Mellon fka The Bank of New York , as Trustee for the Certificateholders CWALT, Inc. Alternative	GOMEZ	GONZALO	UNION
POWERS KIRN, LLC	F-044802-10	BAC Home Loans Servicing, L.P.	GORDILLO	WONDA	ATLANTIC
ZUCKER, GOLDBERG & ACKERMAN LLC	F-47759-09	Bank of America, National Association	GROCHMAL	ESTATE OF SOPHIE	UNION
POWERS KIRN, LLC	F-056439-10	BAC Home Loans Servicing, L.P.	HAMBLIN	GEORGE	BURLINGTON
POWERS KIRN, LLC	F-27687-09	BAC Home Loans Servicing, L.P. , fka Countrywide Home Loans Servicing, LP	HAQQ	HUSSAIN	MERCER
POWERS KIRN, LLC	F-39436-09	BAC Home Loans Servicing, L.P.	HAYNES	ESTATE OF STEPHEN	BURLINGTON
POWERS KIRN, LLC	F-19884-10	BAC Home Loans Servicing, L.P.	HENRY	ESTATE OF RICHARD	MIDDLESEX
POWERS KIRN, LLC	F-037142-10	BAC Home Loans Servicing, L.P.	HERMAN	KEITH	MORRIS
POWERS KIRN, LLC	F-65507-09	Bank of America, N.A.	HICKEY	FRANCIS	HUDSON
POWERS KIRN, LLC	F-04058-10	BAC Home Loans Servicing, L.P.	HOLLERAN	BRIAN	MERCER
POWERS KIRN, LLC	F-15691-10	BAC Home Loans Servicing, L.P.	HOROWITZ	SUSAN	BERGEN
ZUCKER, GOLDBERG & ACKERMAN LLC	F-54078-09	Bank of America, N.A.	HUSI	DODANA	BERGEN
POWERS KIRN, LLC	F-30139-10	Bank of America, N.A.	HUSSAIN	AMIR	MIDDLESEX
POWERS KIRN, LLC	F-59868-09	BAC Home Loans Servicing, L.P.	JACUK	ESTATE OF WILLIAM	ATLANTIC
ZUCKER, GOLDBERG & ACKERMAN LLC	F-21550-09	Bank of America, NA	JAYNE	ALFRED	ATLANTIC
POWERS KIRN, LLC	F-53648-09	BAC Home Loans Servicing, L.P.	JEBENIAN	NERSES	HUDSON
POWERS KIRN, LLC	F-59485-09	BAC Home Loans Servicing, L.P.	JENKINS	MILON	CAMDEN

POWERS KIRN, LLC	F-13247-10	BAC Home Loans Servicing, L.P.	JUAREZ	PACIFICO	ATLANTIC
POWERS KIRN, LLC	F-24630-10	Bank of America, N.A.	KAFTON	JOVITA	OCEAN
POWERS KIRN, LLC	F-048838-10	Bank of America, N.A.	KAZMI	SYED	MERCER
POWERS KIRN, LLC	F-056450-10	BAC Home Loans Servicing, L.P.	KLIGERMAN	BARRY	BURLINGTON
POWERS KIRN, LLC	F-32938-10	Bank of America, N.A.	KONEFAL-KALLEY	DEANA	MONMOUTH
POWERS KIRN, LLC	F-060229-10	Bank of America, N.A.	KOSTY	DENNIS	MIDDLESEX
POWERS KIRN, LLC	F-01526-10	BAC Home Loans Servicing, L.P.	LABARBERA	ANTHONY	BERGEN
POWERS KIRN, LLC	F-13324-10	BAC Home Loans Servicing, L.P.	LAOSONGKRAM	LINDA	ATLANTIC
POWERS KIRN, LLC	F-46683-09	BAC Home Loans Servicing, L.P.	LASANTA	VICTOR	MERCER
POWERS KIRN, LLC	F-43845-09	BAC Home Loans Servicing, L.P. f/k/a Countrywide Home Loans Servicing, L.P.	LEE	SU MI	BERGEN
POWERS KIRN, LLC	F-16370-09	BAC Home Loans Servicing, L.P.	LEE	MARY	HUDSON
POWERS KIRN, LLC	F-40906-09	Bank of America, N.A.	LEMA	ANGEL	MORRIS
POWERS KIRN, LLC	F-33622-09	BAC Home Loans Servicing, L.P. fka Countrywide Home Loans Servicing, L.P.	LEMON	KEVIN	ESSEX
POWERS KIRN, LLC	F-61370-09	Bank of America, N.A.	LOIERO	MICHAEL	PASSAIC
POWERS KIRN, LLC	F-53696-09	BAC Home Loans Servicing, L.P.	MAGNAN	DAVID	OCEAN
POWERS KIRN, LLC	F-54807-09	BAC Home Loans Servicing, L.P.	MAHER	MARIANNE	WARREN
POWERS KIRN, LLC	F-43934-09	BAC Home Loans Servicing, L.P. f/k/a Countrywide Home Loans Servicing, L.P.	MALDONADO	RUTH	BERGEN
POWERS KIRN, LLC	F-31300-10	BAC Home Loans Servicing, L.P.	MANDEL	CHAIM	OCEAN
POWERS KIRN, LLC	F-44452-09	BAC Home Loans Servicing, L.P.	MARCELLE	NORMAN	MERCER
POWERS KIRN, LLC	F-035524-10	BAC Home Loans Servicing, L.P.	MARTILLO	ALBA	UNION
POWERS KIRN, LLC	F-01469-10	Bank of America, N.A.	MATTHEWS	KEVIN	PASSAIC
POWERS KIRN, LLC	F-02634-10	BAC Home Loans Servicing, L.P.	MELON	ERIK	CUMBERLAND
POWERS KIRN, LLC	F-40095-09	BAC Home Loans Servicing, L.P.	MENKEVICH	DENISE	GLOUCESTER
POWERS KIRN, LLC	F-20891-10	BAC Home Loans Servicing, L.P.	MILIAN	JOHN	WARREN
POWERS KIRN, LLC	F-045144-10	BAC Home Loans Servicing, L.P.	MOORE	STACEY	HUDSON
POWERS KIRN, LLC	F-060784-10	Bank of America, N.A.	MORALES	NELLY	MERCER
POWERS KIRN, LLC	F-13076-10	BAC Home Loans Servicing, L.P.	MORRONE	JOHN	BURLINGTON
POWERS KIRN, LLC	F-039561-10	BAC Home Loans Servicing, L.P.	NAVARRETE	ULISES	CAMDEN
POWERS KIRN, LLC	F-037927-10	Bank of America, N.A.	NOMAH	KINGSLEY	ATLANTIC
POWERS KIRN, LLC	F-6786-10	BAC Home Loans Servicing, L.P.	NORRIS	JAMES	MIDDLESEX
POWERS KIRN, LLC	F-9028-10	Bank of America, N.A.	ORTIZ	HERMINIO	MIDDLESEX
POWERS KIRN, LLC	F-046957-10	Bank of America, N.A.	OVERBECK	FREDERICK	OCEAN
POWERS KIRN, LLC	F-26803-09	BAC Home Loans Servicing, L.P.	PADRON	PEDRO	HUDSON
POWERS KIRN, LLC	F-9097-10	Bank of America, N.A.	PASHKO	VICTOR	MORRIS

POWERS KIRN, LLC	F-27501-10	BAC Home Loans Servicing, L.P.	PRIMAK	KIM	OCEAN
POWERS KIRN, LLC	F-26316-10	BAC Home Loans Servicing, L.P.	PROSSER	HERBERT	OCEAN
POWERS KIRN, LLC	F-038313-10	BAC Home Loans Servicing, L.P.	PUGH	LINDA	ATLANTIC
POWERS KIRN, LLC	F-47261-09	BAC Home Loans Servicing, L.P.	QUADER	ABDUL	ATLANTIC
POWERS KIRN, LLC	F-59944-09	BAC Home Loans Servicing, L.P.	RAGUCCI	JOSEPH	MONMOUTH
POWERS KIRN, LLC	F-9815-09	BAC Home Loans Servicing, L.P.	REED	JOSEPH	SUSSEX
POWERS KIRN, LLC	F-29001-09	BAC Home Loans Servicing, L.P.	REID	CHRISTOPHER	OCEAN
POWERS KIRN, LLC	F-047590-10	BAC Home Loans Servicing, L.P.	RICHARDSON	CAROL	CAMDEN
POWERS KIRN, LLC	F-35175-10	Bank of America, N.A.	RIVERA-HONG	SHIRLEY	ESSEX
POWERS KIRN, LLC	F-61707-09	BAC Home Loans Servicing, L.P.	ROBINSON	GERTRUDE	CAPE MAY
POWERS KIRN, LLC	F-040727-10	BAC Home Loans Servicing, L.P.	ROBINSON	JOHN	ESSEX
POWERS KIRN, LLC	F-22694-10	Bank of America, N.A.	RODRIGUEZ	BERNABE	MIDDLESEX
POWERS KIRN, LLC	F-30130-10	BAC Home Loans Servicing, L.P.	ROSARIO	ANGEL	MERCER
POWERS KIRN, LLC	F-038389-10	Bank of America, N.A.	ROUSEY	ROBERT	UNION
ZUCKER, GOLDBERG & ACKERMAN LLC	F-20108-09	Bank of America, N.A.	ROWE	DAMION	ESSEX
ZUCKER, GOLDBERG & ACKERMAN LLC	F-21834-09	Bank of America, National Association	RUMSEY	MEAGHAN	HUDSON
POWERS KIRN, LLC	F-02333-10	BAC Home Loans Servicing, L.P.	SANCHEZ	DAISY	MIDDLESEX
POWERS KIRN, LLC	F-024115-10	BAC Home Loans Servicing, L.P.	SCALLEY	JOHN	MORRIS
POWERS KIRN, LLC	F-19821-10	BAC Home Loans Servicing, L.P.	SCHONER	WILLIAM	MONMOUTH
POWERS KIRN, LLC	F-00515-10	BAC Home Loans Servicing, L.P.	SERRANO	EDWIN	SOMERSET
POWERS KIRN, LLC	F-35501-09	BAC Home Loans Servicing, L.P. fka Countrywide Home Loans Servicing, LP	SHAHIDI	BEHROOZ	BERGEN
POWERS KIRN, LLC	F-20247-10	BAC Home Loans Servicing, L.P.	SHIFRIN	YAAKOV	OCEAN
ZUCKER, GOLDBERG & ACKERMAN LLC	F-50673-09	Bank of America, National Association	ANDERSON	GEORGE	HUDSON
ZUCKER, GOLDBERG & ACKERMAN LLC	F-36050-07	Bank of America, N.A.	WILLIAMS	MARYFRANCES	GLOUCESTER
POWERS KIRN, LLC	F-48332-08	Countrywide Home Loans Servicing, LP	SHUPP	CHARLES	OCEAN
POWERS KIRN, LLC	F-34715-09	BAC Home Loans Servicing, L.P.	SILVERMAN	DAHLIA	BERGEN
POWERS KIRN, LLC	F-36377-09	BAC Home Loans Servicing, L.P. fka Countrywide Home Loans Servicing LP	SMITH	STEVEN	OCEAN
ZUCKER, GOLDBERG & ACKERMAN LLC	F-3900-10	Federal Home Loan Mortgage Corporation	YI	EUN MI	BERGEN
POWERS KIRN, LLC	F-6811-10	BAC Home Loans Servicing, L.P.	SMITH	NYAM	BURLINGTON
POWERS KIRN, LLC	F-056948-10	Bank of America, N.A.	SMITH-SAMUELS	MERLEEN	ESSEX
POWERS KIRN, LLC	F-36108-09	BAC Home Loans Servicing, L.P.	SOARES	FERNANDO	OCEAN
POWERS KIRN, LLC	F-039137-10	Bank of America, N.A.	SONG	TAE HEE	BURLINGTON

POWERS KIRN, LLC	F-037767-10	BAC Home Loans Servicing, L.P.	STIPPICK	JACLYN	CAMDEN
ZUCKER, GOLDBERG & ACKERMAN LLC	F-4389-09	Bank of America, N.A.	CRUZ	CRISTIAN	MIDDLESEX
POWERS KIRN, LLC	F-9682-10	BAC Home Loans Servicing, L.P.	STRONG	LINDA	MERCER
POWERS KIRN, LLC	F-21147-10	BAC Home Loans Servicing, L.P.	STROYEK	JAMES	BURLINGTON
POWERS KIRN, LLC	F-16388-09	BAC Home Loans Servicing, L.P. fka Countrywide Home Loans Servicing, LP	TILGHMAN	ANITA	ATLANTIC
POWERS KIRN, LLC	F-42108-09	BAC Home Loans Servicing, L.P. , fka Countrywide Home Loans Servicing, LP	TLATELPA	LAURENTINO	PASSAIC
POWERS KIRN, LLC	F-7549-10	BAC Home Loans Servicing, L.P.	TRIOLO	CAROL	OCEAN
POWERS KIRN, LLC	F-034881-10	BAC Home Loans Servicing, L.P.	TURNER	BRIAN	CAPE MAY
POWERS KIRN, LLC	F-035245-10	BAC Home Loans Servicing, L.P.	VALENTINO	ANA	MORRIS
POWERS KIRN, LLC	F-036289-10	BAC Home Loans Servicing, L.P.	VASQUEZ	GLENIS	HUDSON
POWERS KIRN, LLC	F-035185-10	Bank of America, N.A.	VAZQUEZ	JORGE	HUDSON
POWERS KIRN, LLC	F-12037-10	Bank of America, N.A.	VELEZ	JOHN	OCEAN
ZUCKER, GOLDBERG & ACKERMAN LLC	F-19654-09	Federal Home Loan Mortgage Corporation	HOMA	ESTATE OF LILLIAN	MONMOUTH
POWERS KIRN, LLC	F-61428-09	BAC Home Loans Servicing, L.P.	WAIGHT	CASSIAN	ESSEX
POWERS KIRN, LLC	F-59848-09	BAC Home Loans Servicing, L.P.	WALKER	JEFFREY	CAMDEN
POWERS KIRN, LLC	F-24871-09	BAC Home Loans Servicing, L.P. f/k/a Countrywide Home Loans Servicing, LP	WALLS	KHEESHA	UNION
POWERS KIRN, LLC	F-54831-09	BAC Home Loans Servicing, L.P.	WEINMAN	REID	MONMOUTH
POWERS KIRN, LLC	F-053380-10	BAC Home Loans Servicing, L.P.	WELLS	NATALIE	BERGEN
POWERS KIRN, LLC	F-25002-09	BAC Home Loans Servicing, L.P. f/k/a Countrywide Home Loans Servicing, LP	WON	SE JAI	BERGEN
POWERS KIRN, LLC	F-57384-09	BAC Home Loans Servicing, L.P.	WULFF	JULIE	CUMBERLAND
POWERS KIRN, LLC	F-038520-10	BAC Home Loans Servicing, L.P.	YALAMANCHI	TANUJA	MIDDLESEX
POWERS KIRN, LLC	F-048105-10	BAC Home Loans Servicing, L.P.	YURCIA	CARRIE	HUNTERDON

GRAHAM CURTIN
A Professional Association

Kathleen N. Fennelly
Direct Dial 973-401-7106
kfennelly@GrahamCurtin.com

August 23, 2013

VIA JEFIS

The Honorable Margaret Mary McVeigh, P.J Ch.
Superior Court of New Jersey
Passaic County Courthouse, Chambers 100
71 Hamilton Street
Paterson, New Jersey 07505

Re: *In Re: Application by Bank of America, N.A.*
To Issue Corrected Notices of Intent to Foreclose
On Behalf of Identified Foreclosure Defendants
Docket No. F-

Dear Judge McVeigh:

This firm represents Bank of America, N.A. ("Bank of America"). Bank of America submits these papers in support of its application to proceed in a Summary Action. As is set forth in its Verified Complaint, Bank of America makes this application on behalf of itself and Foreclosure Plaintiffs for loans for which Bank of America acts as servicer, pursuant to the authority granted to Bank of America by those Foreclosure Plaintiffs. Bank of America seeks an Order from this Court permitting Bank of America to issue corrected Notices of Intent to Foreclose ("NOI") as set forth in the New Jersey Supreme Court Order dated April 4, 2012 (the "April 4th Order"), that was entered following the Court's decision in U.S. Bank, N.A. v. Guillaume, 209 N.J. 449 (2012), ("Guillaume"). At the request of the Court, Bank of America has divided its portfolio of pending matters. This is the first of three contemplated OSC filings.

Bank of America services mortgage loans for residential properties in New Jersey. *Ver. Comp.*, ¶ 2. As a servicer of mortgage loans, Bank of America undertakes payment collection, loss mitigation and collection efforts, including foreclosure. *Id.*, ¶ 3. Bank of America undertakes those tasks in accordance with the contracts that govern its relationship with the owner of the loan as well as the loan documents, Rules of Court and any applicable laws. *Id.* As the entity collecting and processing payments, Bank of America has the information relevant to the payments made, escrows, payments that are due and whether a loan is in default and by how

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much. *Id.* This information is maintained on Bank of America's systems of record. *Id.* The Foreclosure Plaintiff is not likely to have possession of the relevant servicing information in cases in which the servicing of the loan is being handled by Bank of America. *Id.*.

One of Bank of America's duties as a servicer on a defaulted mortgage is to issue the NOI, in accordance with the Fair Foreclosure Act ("FFA"), N.J.S.A. 2A:50-56. The NOI is prepared based upon current loan information held by Bank of America. *Id.*, ¶ 5.

On February 27, 2012, the New Jersey Supreme Court decided Guillaume, and held that the FFA requires strict adherence to the notice requirements set forth at N.J.S.A. 2A:50-56(c) for all NOIs. The Court also held that a court adjudicating a foreclosure action in which the strict requirements of N.J.S.A. 2A:50-56(c) were not met has the discretion to choose the appropriate remedy, including allowing a corrected NOI to be served.

Following its decision in Guillaume, the Supreme Court issued the April 4th Order which authorizes this Court to entertain summary actions by Order to Show Cause as to why Plaintiffs who caused deficient NOIs to be served should not be allowed to issue corrected NOIs to defendant/mortgagors and/or parties obligated on the debt ("Foreclosure Defendants") in pending pre-judgment uncontested foreclosures filed prior to February 27, 2012 in which final judgment has not yet been entered. The April 4th Order also instructed that any corrected NOI must be accompanied by a letter to each Foreclosure Defendant setting forth:

- the reasons why the corrected NOI is being served;
- the procedure to follow in the event a Foreclosure Defendant wishes to object to the corrected NOI;
- the name of a person to contact with any questions; and
- that the receipt of the corrected NOI allows the Foreclosure Defendant 30[1] days in which to object to or cure the default.

In accordance with the decision in Guillaume, Bank of America has identified a population of foreclosure cases in which previously served NOIs did not comply with Guillaume

[1] Bank of America will provide borrowers with 40 days from the date of the Corrected NOI as reflected in the Explanatory Letter that will be sent to borrowers.

and the FFA because the NOIs did not provide the lender's address and the name of a specific individual at Bank of America that the Foreclosure Defendants could contact with any questions. Bank of America has also determined that some of the NOIs may not have included a list of organizations providing borrower assistance. Bank of America seeks an Order from this Court allowing it to serve corrected NOIs that will include the lender's address, the name of an individual at Bank of America, and the list of organizations providing borrower assistance so that Certifications of Diligent Inquiry can be signed and the foreclosures can proceed to final judgment.

Bank of America has worked with foreclosure counsel to compile a list of all pending uncontested foreclosures in New Jersey in which final judgment has not been entered and in which Bank of America served technically deficient NOIs prior to February 27, 2012 that did not provide the lender's address and the name of a specific individual at Bank of America that the Foreclosure Defendants could contact with any questions, and may not have included a list of organizations providing borrower assistance (the "Corrected NOI List – Group 1")[2]. For each pending case at issue, the Corrected NOI List – Group 1 includes the Named Plaintiff, the Docket Number, the first named Foreclosure Defendant and the County. The Corrected NOI List – Group 1 is attached as Exhibits 1 through 6 to the Verified Complaint.

In accordance with the April 4th Order, and in conjunction with this Court's guidance, Bank of America will also send a form of letter ("Explanatory Letter") to each Foreclosure Defendant on the Corrected NOI List – Group 1. Attached as Exhibit A to the Verified Complaint is a form of Explanatory Letter that:

- explains the reason why the corrected NOI is being served;
- explains the procedure to follow in the event that a Foreclosure Defendant wishes to object to this procedure or to the corrected NOI;
- identifies the borrower name, loan number, plaintiff name and docket number for the underlying foreclosure action;
- identifies a contact person for any questions; and

[2] As set forth above, Bank of America has divided its portfolio and will be submitting additional similar applications. Each application will contain its own list of covered foreclosures, which will be referred to as "Corrected NOI List – Group [#]".

- advises the Foreclosure Defendant of his or her right to object to the corrected NOI as well as the right to cure the default within 40 days of the date of the corrected NOI.

In further support of this application, Bank of America has also attached the proposed form of corrected NOI as Exhibit B to the Verified Complaint which Bank of America will serve on each Foreclosure Defendant on the Corrected NOI List – Group 1. The corrected NOI will include, *inter alia*, information specific to each Foreclosure Defendant's loan, default, the lender name and address, and the list of organizations providing borrower assistance. In addition, the corrected NOI will exclude attorneys' fees and costs incurred in the pending foreclosure actions. Permitting Bank of America to issue corrected NOIs will provide the Foreclosure Defendants with yet another opportunity to cure their default and reinstate their loans, without the incursion of attorneys' fees and costs that are permitted to be charged after a foreclosure case has been filed. Provision of another opportunity to cure provides a benefit to the Foreclosure Defendants.

Notice will also be provided by publication in four newspapers to be chosen by this Court. Bank of America will publish the proposed Publication Notice provided with these papers two times in each of the four newspapers, thereby providing additional notice to Foreclosure Defendants.

Allowing Bank of America to cure the deficient NOIs as requested in this application is the correct remedy. In Guillaume, the Supreme Court held that when faced with a deficient NOI, the trial court can determine the appropriate remedy and should consider the express purpose of the NOI provision: "to provide notice that makes 'the debtor aware of the situation' and to enable the homeowner to attempt to cure the default." 209 N.J. at 479. The Court stated that in fashioning a remedy, the trial court should "consider the impact of the defect in the notice of intention upon the homeowner's information about the status of the loan, and on his or her opportunity to cure the default." Id. In determining that a cure was the appropriate remedy, the trial court in Guillaume took such considerations into account when fashioning the remedy, including the nature of the deficiency. Id. at 480.

As in Guillaume, in this application, Bank of America seeks an Order allowing it to issue corrected NOIs in *uncontested* foreclosure actions to include the name of a specific individual at Bank of America for a borrower to contact with questions, the address of the lender, and a list of organizations providing borrower assistance. The trial court in Guillaume determined that the nature of that deficiency would allow a cure of the NOI, as opposed to some other remedy, even in the context of a contested foreclosure. In the application before this Court, Bank of America

seeks to correct the same deficiency, as well as the analogous failures to provide the name of a specific individual at Bank of America that the Foreclosure Defendants could contact with any questions, or include a list of organizations providing borrower assistance, but in uncontested foreclosures. The Foreclosure Defendants have already received numerous forms of notice concerning their foreclosure cases, and with the issuance of a corrected NOI, will receive yet another opportunity to cure their defaults and reinstate their loans. Further, there is no indication of prejudice nor could there be because Bank of America will waive the attorneys' fees and costs that have been incurred in the foreclosure for the purposes of the corrected NOI and possible reinstatement pursuant to this application. Furthermore, as the proposed Explanatory Letter makes clear, to the extent that a Foreclosure Defendant wants to object to the information contained in the corrected NOI, the Foreclosure Defendant will have the opportunity to raise and voice those objections in their individual foreclosure cases. Moreover, the Order to Show Cause provides a mechanism and process whereby the Foreclosure Defendants can raise directly with this Court any concern, objection or potential prejudice that they believe results from allowing Bank of America to correct the deficient NOIs.

For the reasons set forth in Bank of America's application, the Supreme Court has issued an Order that is faithful to the decision in Guillaume, and provides a mechanism to cure deficient NOIs so that Foreclosure Defendants will receive the notice that they should have received under the FFA and will also allow for the orderly judicial administration of the pending, uncontested foreclosures. For these reasons, it is respectfully requested that this Court:

(a) Approve the form of Explanatory Letter at Exhibit A to the Verified Complaint;

(b) Approve the form of corrected NOI at Exhibit B to the Verified Complaint, and

(c) Allow Bank of America to serve corrected NOIs to the Foreclosure Defendants on the Corrected NOI List – Group 1.

Due to the number of Foreclosure Defendants included on the Corrected NOI List – Group 1, Bank of America is respectfully requesting that the Court allow sixty (60) days to complete service of the OSC Package.

Respectfully submitted,

Kathleen N. Fennelly

KATHLEEN N. FENNELLY

KNF:jtt

cc: Elisabeth Ann Strom, Esq., Acting Superior Court Clerk (via JEFIS)
Legal Services of New Jersey (via Federal Express)

EXHIBIT 1 - FEDERAL NATIONAL MORTGAGE ASSOCIATION

ATTORNEY NAME	PLAINTIFF	DOCKET #	BORROWER LAST NAME	BORROWER FIRST NAME	VICINAGE
STERN, LAVINTHAL	BAC HOME LOANS SERVICING, L.P.	F-18861-09	DEOLIVEIRA	MARCIA	ESSEX
STERN, LAVINTHAL	BAC HOME LOAN SERVICING, LP FKA COUNTRYWIDE HOME LOANS SERVICING, LP	F-26630-09	ACCURSO	SANTO	OCEAN
PHELAN HALLINAN & DIAMOND,PC	BANK OF AMERICA, N.A., AS SUCCESSOR BY MERGER TO BAC HOME LOANS SERVICING, LP.	F-30599-09	ACCURSO	SANTO	OCEAN
STERN, LAVINTHAL	BAC HOME LOANS SERVICING, L.P. f/k/a COUNTRYWIDE HOME LOANS SERVICING, L.P.	F-32648-10	ADEWALE	ROSELINE	ESSEX
STERN, LAVINTHAL	BAC HOME LOANS SERVICING, L.P. FKA COUNTRYWIDE HOME LOANS SERVICING, L.P.	F-45624-09	ADLER	MITCHELL	UNION
STERN, LAVINTHAL	BAC HOME LOANS SERVICING, L.P. F/K/A COUNTRYWIDE HOME LOANS SERVICING, L.P.	F-26708-09	AGUI	LILLIANA	SOMERSET
STERN, LAVINTHAL	BAC HOME LOANS SERVICING, L.P. f/k/a COUNTRYWIDE HOME LOANS SERVICING, L.P.	F-046875-09	AHMAD	NAHID	BURLINGTON
STERN, LAVINTHAL	BAC HOME LOANS SERVICING, LP FKA COUNTRYWIDE HOME LOANS SERVICING, LP	F-25112-09	ALAKA	MORIAM	ESSEX
STERN, LAVINTHAL	BAC HOME LOANS SERVICING, L.P. FKA COUNTRYWIDE HOME LOANS SERVICING, L.P.	F-35610-09	ALARIO	ANTHONY	MONMOUTH
MCCABE WEISBERG & CONWAY,PC	BANK OF AMERICA N.A.	F-041009-10	ALBRECHT	ALLEN	GLOUCESTER
PHELAN HALLINAN & DIAMOND,PC	BANK OF AMERICA N.A.	F-31857-10	ALCIVAR	RAFAEL	UNION
PHELAN HALLINAN & DIAMOND,PC	BANK OF AMERICA, N.A., AS SUCCESSOR BY MERGER TO BAC HOME LOANS SERVICING, LP.	F-33390-10	ALFANO	ANTHONY	OCEAN
STERN, LAVINTHAL	BANK OF AMERICA, N.A., SUCCESSOR BY MERGER TO BAC HOME LOANS SERVICING, LP FKA COUNTRYWIDE HOME LOANS SERVICING LP	F-20147-09	ALFRED	IYABODE	ESSEX
STERN, LAVINTHAL	BAC HOME LOANS SERVICING, LP FKA COUNTRYWIDE HOME LOANS SERVICING, LP	F-51783-09	ALLEN	DAVID	PASSAIC
STERN, LAVINTHAL	BAC HOME LOANS SERVICING, L.P. F/K/A COUNTRYWIDE HOME LOANS SERVICING, L.P.	F-25707-09	ALTAMIRANO	ANGEL	SOMERSET
PHELAN HALLINAN & DIAMOND,PC	BANK OF AMERICA, N.A., AS SUCCESSOR BY MERGER TO BAC HOME LOANS SERVICING, LP.	F-62847-09	ALY	YEMEN	HUDSON
STERN, LAVINTHAL	BAC HOME LOANS SERVICING, L.P.	F-1737-09	AMATO	EMILIO	SUSSEX
STERN, LAVINTHAL	BAC HOME LOANS SERVICING, L.P. F/K/A COUNTRYWIDE HOME LOANS SERVICING, L.P.	F-043259-10	AMOR	ESTATE OF RENEE	BURLINGTON
PHELAN HALLINAN & DIAMOND,PC	BANK OF AMERICA, N.A., AS SUCCESSOR BY MERGER TO BAC HOME LOANS SERVICING, LP.	F-59961-09	ANDRADE	KEERTHAN	ESSEX

STERN, LAVINTHAL	BAC HOME LOANS SERVICING, L.P. F/K/A COUNTRYWIDE HOME LOANS SERVICING, L.P.	F-044676-10	ANDUJAR	EDITH	ATLANTIC
STERN, LAVINTHAL	BAC HOME LOANS SERVICING, LP F/K/A COUNTRYWIDE HOME LOANS SERVICING, LP	F-61138-09	ANTEZANA	MARIA	PASSAIC
PHELAN HALLINAN & DIAMOND,PC	BAC HOME LOANS SERVICING, LP FKA COUNTRYWIDE HOME LOANS SERVICING LP	F-050977-10	ANYINEFA	ANOUMOU	ESSEX
PHELAN HALLINAN & DIAMOND,PC	BAC HOME LOANS SERVICING, L.P. FKA COUNTRYWIDE HOME LOANS SERVICING, L.P.	F-46741-09	ARANA	ERNESTO	ESSEX
PHELAN HALLINAN & DIAMOND,PC	BAC HOME LOANS SERVICING, L.P.	F-22497-09	AREVALO	MARIA	HUDSON
PHELAN HALLINAN & DIAMOND,PC	BANK OF AMERICA, N.A., AS SUCCESSOR BY MERGER TO BAC HOME LOANS SERVICING, LP.	F-035523-10	ARIAS	FELIX	SOMERSET
PHELAN HALLINAN & DIAMOND,PC	BANK OF AMERICA N.A.	F-11572-10	ARMAH	KWAKU	MERCER
STERN, LAVINTHAL	BAC HOME LOANS SERVICING LP FKA COUNTRYWIDE HOME LOANS SERVICING LP	F-056030-10	ARVELO	MARIA	UNION
STERN, LAVINTHAL	BAC HOME LOANS SERVICING LP	F-7861-09	ASRULA	ALLADATH	MIDDLESEX
STERN, LAVINTHAL	BAC HOME LOANS SERVICING, L.P. f/k/a COUNTRYWIDE HOME LOANS SERVICING, L.P.	F-62466-09	AUTEN	AARON	MERCER
STERN, LAVINTHAL	BAC HOME LOANS SERVICING, L.P. f/k/a COUNTRYWIDE HOME LOANS SERVICING, L.P.	F-05720-10	AUTEN	AARON	BURLINGTON
STERN, LAVINTHAL	BAC HOME LOANS SERVICING, L.P. FKA COUNTRYWIDE HOME LOANS SERVICING, L.P.	F-37498-09	AYALA	MIGUEL	BERGEN
PHELAN HALLINAN & DIAMOND,PC	BANK OF AMERICA, N.A., AS SUCCESSOR BY MERGER TO BAC HOME LOANS SERVICING, LP.	F-18620-10	AYRES	DONALD	GLOUCESTER
PHELAN HALLINAN & DIAMOND,PC	BAC HOME LOANS SERVICING, L.P. FKA COUNTRYWIDE HOME LOANS SERVICING, L.P.	F-036466-10	AZIZ	ALIA	MIDDLESEX
PHELAN HALLINAN & DIAMOND,PC	BANK OF AMERICA, N.A., AS SUCCESSOR BY MERGER TO BAC HOME LOANS SERVICING, LP.	F-31722-09	BAEZ	ARELIS	HUDSON
STERN, LAVINTHAL	BAC HOME LOANS SERVICING LP	F-46797-08	BAGNARA	DENISE	UNION
STERN, LAVINTHAL	BAC HOME LOANS SERVICING, LP F/IK/A COUNTRYWIDE HOME LOANS SERVICNG, LP	F-26988-09	BAKER	SHIRLEY	UNION
PHELAN HALLINAN & DIAMOND,PC	BANK OF AMERICA, N.A., AS SUCCESSOR BY MERGER TO BAC HOME LOANS SERVICING, LP.	F-33091-09	BAKER	MARTIN	UNION
STERN, LAVINTHAL	BAC HOME LOANS SERVICING, LP FKA COUNTRYWIDE HOME LOANS SERVICING, LP	F-22960-10	BAKEY	KATHLEEN	ATLANTIC
PHELAN HALLINAN & DIAMOND,PC	BAC HOME LOANS SERVICING, L.P. FKA COUNTRYWIDE HOME LOANS SERVICING, L.P.	F-052547-10	BALDWIN	DARYL	PASSAIC
STERN, LAVINTHAL	BAC HOME LOANS SERVICING LP F/K/A COUNTRYWIDE HOME LOANS SERVICING LP	F-26961-09	BANGIYEV	BORIS	MERCER

STERN, LAVINTHAL	COUNTRYWIDE HOME LOANS SERVICING, L.P.	F-18640-09	BANKS	JOSEPH	OCEAN
PHELAN HALLINAN & DIAMOND,PC	BANK OF AMERICA, N.A., AS SUCCESSOR BY MERGER TO BAC HOME LOANS SERVICING, LP.	F-040562-10	BARAHONA	RICHARD	UNION
STERN, LAVINTHAL	BAC HOME LOANS SERVICING LP	F-8403-09	BARANOV	ALEX	HUDSON
STERN, LAVINTHAL	BAC HOME LOANS SERVICING, L.P. f/k/a COUNTRYWIDE HOME LOANS SERVICING, L.P.	F-29339-09	BARBARA	DANIEL	GLOUCESTER
STERN, LAVINTHAL	BAC HOME LOANS SERVICING, LP FKA COUNTRYWIDE HOME LOANS SERVICING, LP	F-43612-09	BARILLAS	FREDY	UNION
STERN, LAVINTHAL	COUNTRYWIDE HOME LOANS, INC.	F-19167-07	BARRETO	LIDIA	PASSAIC
PHELAN HALLINAN & DIAMOND,PC	BANK OF AMERICA N.A.	F-53834-09	BASHOUT	ABEER	MIDDLESEX
PHELAN HALLINAN & DIAMOND,PC	BAC HOME LOANS SERVICING, L.P. FKA COUNTRYWIDE HOME LOANS SERVICING, L.P.	F-036660-10	BATRES	ROLANDO	HUDSON
STERN, LAVINTHAL	BAC HOME LOANS SERVICING, L.P.	F-18372-09	BAUMBACH-WRIGHT	JANE	BURLINGTON
PHELAN HALLINAN & DIAMOND,PC	BANK OF AMERICA, N.A., AS SUCCESSOR BY MERGER TO BAC HOME LOANS SERVICING, LP.	F-28642-10	BAYKARA	TULAY	SUSSEX
STERN, LAVINTHAL	BAC HOME LOANS SERVICING, LP F/K/A COUNTRYWIDE HOME LOANS SERVICING, LP	F-11310-10	BAYRAM	ORHAN	PASSAIC
STERN, LAVINTHAL	BAC HOME LOANS SERVICING LP	F-20540-09	BECKFORD	STEVE	BURLINGTON
STERN, LAVINTHAL	BAC HOME LOANS SERVICING, L.P. f/k/a COUNTRYWIDE HOME LOANS SERVICING, L.P.	F-44218-09	BEDNARSKI	JOHN	OCEAN
STERN, LAVINTHAL	BAC HOME LOANS SERVICING, L.P. FKA COUNTRYWIDE HOME LOANS SERVICING, L.P.	F-48277-09	BEDY	KEVIN	OCEAN
STERN, LAVINTHAL	BAC HOME LOANS SERVICING, LP FKA COUNTRYWIDE HOME LOANS SERVICING LP	F-26906-09	BEGUM	BUSHRA	MIDDLESEX
STERN, LAVINTHAL	BAC HOME LOANS SERVICING, L.P. f/k/a COUNTRYWIDE HOME LOANS SERVICING, L.P.	F-36220-09	BENAVIDES	EDGAR	MIDDLESEX
STERN, LAVINTHAL	FEDERAL NATIONAL MORTGAGE ASSOCIATION	F-046529-10	BENTLEY	LISA	CAPE MAY
PHELAN HALLINAN & DIAMOND,PC	BAC Home Loans Servicing, LP fka Countrywide Home Loans Servicing, LP	F-56107-09	BHATTAL	CHHINDER	MONMOUTH
PHELAN HALLINAN & DIAMOND,PC	BANK OF AMERICA N.A.	F-036903-10	BIASI	JAMES	CAMDEN
PHELAN HALLINAN & DIAMOND,PC	BANK OF AMERICA, N.A., AS SUCCESSOR BY MERGER TO BAC HOME LOANS SERVICING, LP.	F-054768-10	BOCK	MARK	CUMBERLAND
STERN, LAVINTHAL	BAC HOME LOANS SERVICING, L.P. FKA COUNTRYWIDE HOME LOANS SERVICING, L.P.	F-44228-09	BOLAND	LORNA	BERGEN
STERN, LAVINTHAL	BAC HOME LOANS SERVICING, LP FKA COUNTRYWIDE HOME LOANS SERVICING, LP	F-052245-10	BOLIEU	MARY	ESSEX
STERN, LAVINTHAL	BAC HOME LOANS SERVICING, L.P. F/K/A COUNTRYWIDE HOME LOANS SERVICING, L.P.	F-049311-10	BOLLI	BENJAMIN	ATLANTIC

STERN, LAVINTHAL	BAC HOME LOANS SERVICING, LP FKA COUNTRYWIDE HOME LOANS SERVICING, LP	F-29923-09	BOMPENSA	DELORES	GLOUCESTER
STERN, LAVINTHAL	BAC HOME LOANS SERVICING, L.P. f/k/a COUNTRYWIDE HOME LOANS SERVICING, L.P.	F-35695-09	BONANNO	GLADYS	PASSAIC
PHELAN HALLINAN & DIAMOND,PC	BANK OF AMERICA, N.A., AS SUCCESSOR BY MERGER TO BAC HOME LOANS SERVICING, LP.	F-036428-10	BORIA	ANGEL	CAMDEN
PHELAN HALLINAN & DIAMOND,PC	BANK OF AMERICA, N.A., AS SUCCESSOR BY MERGER TO BAC HOME LOANS SERVICING, LP.	F-37832-09	BORS	ERHARD	CAPE MAY
STERN, LAVINTHAL	BAC HOME LOANS SERVICING, L.P. F/K/A COUNTRYWIDE HOME LOANS SERVICING, L.P.	F-25594-10	BRADLEY	PATRICK	BURLINGTON
STERN, LAVINTHAL	BAC HOME LOANS SERVICING, LP FKA COUNTRYWIDE HOME LOANS SERVICING, LP	F-25545-10	BRANCATO	FELICITA	PASSAIC
PHELAN HALLINAN & DIAMOND,PC	BANK OF AMERICA N.A.	F-09002-10	BREYER	DARRELL	ESSEX
PHELAN HALLINAN & DIAMOND,PC	BANK OF AMERICA, N.A., AS SUCCESSOR BY MERGER TO BAC HOME LOANS SERVICING, LP.	F-31548-09	BROOKS	QUANTAE	ATLANTIC
STERN, LAVINTHAL	BAC HOME LOANS SERVICING, L.P. F/K/A COUNTRYWIDE HOME LOANS SERVICING, L.P.	F-051726-10	BROWN	RUSSELL	ATLANTIC
STERN, LAVINTHAL	BAC HOME LOANS SERVICING, LP F/K/A COUNTRYWIDE HOME LOANS SERVICING	F-56938-09	BRUCATO	JULIA	MONMOUTH
STERN, LAVINTHAL	BAC HOME LOANS SERVICING, LP FKA COUNTRYWIDE HOME LOANS SERVICING, LP	F-32963-10	BUI	HUNG	OCEAN
STERN, LAVINTHAL	BAC HOME LOANS SERVICING, L.P. f/k/a COUNTRYWIDE HOME LOANS SERVICING, L.P.	F-37277-09	BURKE-ANDERSON	MIKOLE	BURLINGTON
STERN, LAVINTHAL	BAC HOME LOANS SERVICING, LP FKA COUNTRYWIDE HOME LOANS SERVICING, LP	F-33809-10	BURNETTE	PAUL	MIDDLESEX
PHELAN HALLINAN & DIAMOND,PC	BAC Home Loans Servicing, L.P. FKA Countrywide Home Loans Servicing, L.P.	F-060713-10	BYRON	PETER	CAPE MAY
PHELAN HALLINAN & DIAMOND,PC	BANK OF AMERICA, N.A., AS SUCCESSOR BY MERGER TO BAC HOME LOANS SERVICING, LP.	F-054764-10	CABALLERO	LAVI DANIA	HUDSON
STERN, LAVINTHAL	BAC HOME LOANS SERVICING, L.P. f/k/a COUNTRYWIDE HOME LOANS SERVICING, L.P.	F-07172-10	CABRERA	ADRIANA	ESSEX
PHELAN HALLINAN & DIAMOND,PC	BANK OF AMERICA, N.A., AS SUCCESSOR BY MERGER TO BAC HOME LOANS SERVICING, LP.	F-037502-10	CADET	GASNEL	HUDSON
STERN, LAVINTHAL	BAC HOME LOANS SERVICING, L.P.	F-11571-09	CALANDRILLO	ANTHONY	ATLANTIC
PHELAN HALLINAN & DIAMOND,PC	BAC HOME LOANS SERVICING, L.P. FKA COUNTRYWIDE HOME LOANS SERVICING, L.P.	F-051444-10	CALFAYAN	CHRISTOPHER	MORRIS
STERN, LAVINTHAL	BAC HOME LOANS SERVICING, LP F/K/A COUNTRYWIDE HOME LOANS SERVICING LP	F-00941-10	CANALES	JOSE	PASSAIC

PHELAN HALLINAN & DIAMOND,PC	BANK OF AMERICA, N.A., AS SUCCESSOR BY MERGER TO BAC HOME LOANS SERVICING, LP.	F-22304-09	CAPUTO	EUGENE	ATLANTIC
STERN, LAVINTHAL	BAC HOME LOANS SERVICING, LP F/K/A COUNTRYWIDE HOME LOANS SERVICING, LP	F-60749-09	CARLETON	GREGORY	ATLANTIC
PHELAN HALLINAN & DIAMOND,PC	BANK OF AMERICA, N.A., AS SUCCESSOR BY MERGER TO BAC HOME LOANS SERVICING, LP.	F-33657-10	CARLSON	TREVOR	PASSAIC
STERN, LAVINTHAL	BAC HOME LOANS SERVICING, L.P. FKA COUNTRYWIDE HOME LOANS SERVICING, L.P.	F-33986-10	CARSON	ERIC	PASSAIC
ZUCKER, GOLDBERG & ACKERMAN LLC	Bank of America, NA	F-15023-09	CARTER	TASHA	ESSEX
PHELAN HALLINAN & DIAMOND,PC	BANK OF AMERICA, N.A., AS SUCCESSOR BY MERGER TO BAC HOME LOANS SERVICING, LP.	F-39722-09	CASILLA	ARTURO	PASSAIC
STERN, LAVINTHAL	BAC HOME LOANS SERVICING, L.P. FKA COUNTRYWIDE HOME LOANS SERVICING, L.P.	F-18945-09	CASTOR	VILLATE	MERCER
STERN, LAVINTHAL	BAC HOME LOANS SERVICING, LP	F-14687-09	CHAMBERS	MICHELLE	CAPE MAY
STERN, LAVINTHAL	BAC HOME LOANS SERVICING LP	F-16454-09	CHAN	ROBERTO	BERGEN
STERN, LAVINTHAL	BAC HOME LOANS SERVICING, LP F/K/A COUNTRYWIDE HOME LOANS SERVICING, LP	F-048505-10	CHARLES	WILLIAM	WARREN
STERN, LAVINTHAL	BAC HOME LOANS SERVICING LP	F-13250-09	CHERY	NICOLE	ESSEX
STERN, LAVINTHAL	BAC HOME LOANS SERVICING, L.P. F/K/A COUNTRYWIDE HOME LOANS SERVICING, L.P.	F-39355-09	CHOUDHARY	ANIL	HUDSON
PHELAN HALLINAN & DIAMOND,PC	BANK OF AMERICA, N.A., AS SUCCESSOR BY MERGER TO BAC HOME LOANS SERVICING, LP.	F-16871-10	CHU	LAP	CUMBERLAND
STERN, LAVINTHAL	BAC HOME LOANS SERVICING, L.P. F/K/A COUNTRYWIDE HOME LOANS SERVICING, L.P.	F-049077-10	CIFUENTES	FELIPE	UNION
PHELAN HALLINAN & DIAMOND,PC	BANK OF AMERICA, N.A., AS SUCCESSOR BY MERGER TO BAC HOME LOANS SERVICING, LP.	F-24073-10	CLARK	JEREL	CAMDEN
PHELAN HALLINAN & DIAMOND,PC	BANK OF AMERICA, N.A., AS SUCCESSOR BY MERGER TO BAC HOME LOANS SERVICING, LP.	F-034661-10	CLINE	DONNA	ATLANTIC
STERN, LAVINTHAL	BAC HOME LOANS SERVICING, L.P.	F-20338-09	COLE	JOYCE	CAMDEN
STERN, LAVINTHAL	BAC HOME LOANS SERVICING, L.P. F/K/A COUNTRYWIDE HOME LOANS SERVICING, L.P.	F-044684-10	COLETTA	RICHARD	OCEAN
PHELAN HALLINAN & DIAMOND,PC	BAC HOME LOANS SERVICING, L.P. FKA COUNTRYWIDE HOME LOANS SERVICING, L.P.	F-051831-10	CONCA	CHRISTOPHER	ESSEX
STERN, LAVINTHAL	BAC HOME LOANS SERVICING, L.P. F/K/A COUNTRYWIDE HOME LOANS SERVICING, L.P.	F-048487-10	CONDE	ROBERT	OCEAN
STERN, LAVINTHAL	COUNTRYWIDE HOME LOANS SERVICING LP	F-21808-08	CONNOLLY	LYDONNA	CAMDEN
STERN, LAVINTHAL	BAC HOME LOANS SERVICING, L.P. F/K/A COUNTRYWIDE HOME LOANS SERVICING, L.P.	F-045636-10	CONNORS	SHANNON	CAMDEN

STERN, LAVINTHAL	BAC HOME LOANS SERVICING, L.P. F/K/A COUNTRYWIDE HOME LOANS SERVICING, L.P.	F-34180-09	CONSTANTINO	JOSE	GLOUCESTER
STERN, LAVINTHAL	BAC HOME LOANS SERVICING, L.P. FKA COUNTRYWIDE HOME LOANS SERVICING, L.P.	F-50333-09	CORTES	ELIAS	UNION
STERN, LAVINTHAL	BAC HOME LOANS SERVICING, L.P. F/K/A COUNTRYWIDE HOME LOANS SERVICING, L.P.	F-049245-10	CORTEZ	VIKKI	OCEAN
PHELAN HALLINAN & DIAMOND,PC	BANK OF AMERICA, N.A., AS SUCCESSOR BY MERGER TO BAC HOME LOANS SERVICING, LP.	F-035290-10	COSENTINO	LOUIS	MONMOUTH
STERN, LAVINTHAL	BAC HOME LOANS SERVICING, L.P. f/k/a COUNTRYWIDE HOME LOANS SERVICING, L.P.	F-39802-09	COSTILLA	JOSE	PASSAIC
STERN, LAVINTHAL	BAC HOME LOANS SERVICING, L.P. f/k/a COUNTRYWIDE HOME LOANS SERVICING, L.P.	F-47954-09	COTE	RONALD	GLOUCESTER
STERN, LAVINTHAL	BAC HOME LOANS SERVICING LP FKA COUNTRYWIDE HOME LOANS SERVICING LP	F-051722-10	CRINNIAN	CHERYL LYNN	MORRIS
STERN, LAVINTHAL	BAC HOME LOANS SERVICING, L.P. f/k/a COUNTRYWIDE HOME LOANS SERVICING, L.P.	F-61086-09	CROWE	LAURA	CUMBERLAND
PHELAN HALLINAN & DIAMOND,PC	BANK OF AMERICA, N.A., AS SUCCESSOR BY MERGER TO BAC HOME LOANS SERVICING, LP.	F-057765-10	CRUDUP	HAROLD	MIDDLESEX
PHELAN HALLINAN & DIAMOND,PC	BAC HOME LOANS SERVICING, L.P. FKA COUNTRYWIDE HOME LOANS SERVICING, L.P.	F-060074-10	CRUZ	JOSE	ATLANTIC
PHELAN HALLINAN & DIAMOND,PC	BAC HOME LOANS SERVICING, L.P. FKA COUNTRYWIDE HOME LOANS SERVICING L.P.	F-046918-10	CUAUTLE	ARTEMIO	BERGEN
STERN, LAVINTHAL	BAC HOME LOANS SERVICING, L.P. f/k/a COUNTRYWIDE HOME LOANS SERVICING, L.P.	F-37603-09	CUEVA	DANNY	BURLINGTON
STERN, LAVINTHAL	BAC HOME LOANS SERVICING, L.P. f/k/a COUNTRYWIDE HOME LOANS SERVICING, L.P.	F-33980-10	CUNNINGHAM	JOHN	GLOUCESTER
STERN, LAVINTHAL	BAC HOME LOANS SERVICING, L.P., FKA COUNTRYWIDE HOME LOANS SERVICING, L.P.	F-042875-10	CURILLA	HEATHER	CAMDEN
STERN, LAVINTHAL	BAC HOME LOANS SERVICING, L.P. f/k/a COUNTRYWIDE HOME LOANS SERVICING, L.P.	F-52353-09	CUSINATO	THOMAS	BERGEN
PHELAN HALLINAN & DIAMOND,PC	BANK OF AMERICA N.A.	F-43485-09	CUTLER	EDWARD	MIDDLESEX
STERN, LAVINTHAL	BAC HOME LOANS SERVICING, LP F/K/A COUNTRYWIDE HOME LOANS SERVICING, LP	F-30913-10	DAILEY	DOUGLAS	SOMERSET
PHELAN HALLINAN & DIAMOND,PC	BANK OF AMERICA, N.A., AS SUCCESSOR BY MERGER TO BAC HOME LOANS SERVICING, LP.	F-08694-10	D'AMATO	ESTATE OF JOSEPH	OCEAN
PHELAN HALLINAN & DIAMOND,PC	BANK OF AMERICA, N.A., AS SUCCESSOR BY MERGER TO BAC HOME LOANS SERVICING, LP.	F-54343-09	D'AMATO	MARTIN	OCEAN
STERN, LAVINTHAL	BAC HOME LOANS SERVICING LP	F-13414-09	DANIELS	RICHARD	GLOUCESTER

STERN, LAVINTHAL	BAC HOME LOANS SERVICING, L.P. f/k/a COUNTRYWIDE HOME LOANS SERVICING, L.P.	F-40229-09	D'ARGENZIO	CARL	GLOUCESTER
STERN, LAVINTHAL	BAC HOME LOANS SERVICING, LP F/K/A COUNTRYWIDE HOME LOANS SERVICING, LP	F-25626-10	DATO	CHERYL	MONMOUTH
STERN, LAVINTHAL	BAC HOME LOANS SERVICING, L.P. F/K/A COUNTRYWIDE HOME LOANS SERVICING, L.P.	F-42090-09	DAVIDSON	ESTATE OF MARGARET	CAMDEN
STERN, LAVINTHAL	BAC HOME LOANS SERVICING, L.P. FKA COUNTRYWIDE HOME LOANS SERVICING, L.P.	F-30275-09	DAY	GREGORY	BURLINGTON
STERN, LAVINTHAL	BAC HOME LOANS SERVICING L.P. F/K/A COUNTRYWIDE HOME LOANS SERVICING L.P.	F-049259-10	DE LA ROSA	MARIA	MIDDLESEX
PHELAN HALLINAN & DIAMOND,PC	BANK OF AMERICA, N.A., AS SUCCESSOR BY MERGER TO BAC HOME LOANS SERVICING, LP.	F-18558-10	DE YOUNG	ESTATE OF KENNETH	MERCER
STERN, LAVINTHAL	BAC HOME LOANS SERVICING, L.P. FKA COUNTRYWIDE HOME LOANS SERVICING, L.P.	F-24344-09	DECENA	MAYRA	ATLANTIC
PHELAN HALLINAN & DIAMOND,PC	BANK OF AMERICA, N.A., AS SUCCESSOR BY MERGER TO BAC HOME LOANS SERVICING, LP.	F-00630-10	DECHESER	MICHAEL	OCEAN
PHELAN HALLINAN & DIAMOND,PC	BAC HOME LOANS SERVICING, LP FKA COUNTRYWIDE HOME LOANS SERVICING, LP	F-040282-10	DEGAETANO	SHERRY	CUMBERLAND
STERN, LAVINTHAL	BANK OF AMERICA, N.A.	F-14163-10	DERSHOWITZ	JOYCE	CAMDEN
PHELAN HALLINAN & DIAMOND,PC	BANK OF AMERICA, N.A., AS SUCCESSOR BY MERGER TO BAC HOME LOANS SERVICING, LP.	F-26397-09	DHILLON	JERMANJIT	MIDDLESEX
PHELAN HALLINAN & DIAMOND,PC	BANK OF AMERICA, N.A., AS SUCCESSOR BY MERGER TO BAC HOME LOANS SERVICING, LP.	F-50153-09	DIAZ	MADISON	BERGEN
STERN, LAVINTHAL	BANK OF AMERICA, N.A., SUCCESSOR BY MERGER TO BAC HOME LOANS SERVICING, LP FKA COUNTRYWIDE HOME LOANS SERVICING LP	F-16470-10	DIAZ	JORSAND	PASSAIC
STERN, LAVINTHAL	BAC HOME LOANS SERVICING, LP FKA COUNTRYWIDE HOME LOANS SERVICING, LP	F-37717-09	DIAZ	JORGE	PASSAIC
STERN, LAVINTHAL	BAC HOME LOANS SERVICING, L.P. f/k/a COUNTRYWIDE HOME LOANS SERVICING, L.P.	F-034734-10	DIAZ	ROBERT	ATLANTIC
ZUCKER, GOLDBERG & ACKERMAN LLC	Bank of America, National Association	F-12021-09	DIAZ	ROSALIA	HUDSON
STERN, LAVINTHAL	BAC HOME LOANS SERVICING, L.P.	F-7394-09	DINARDO	CHRISTOPHER	GLOUCESTER
STERN, LAVINTHAL	BAC HOME LOANS SERVICING, L.P. F/K/A COUNTRYWIDE HOME LOANS SERVICING, L.P.	F-045048-10	DOMBROWSKI	ROBERT	MIDDLESEX
STERN, LAVINTHAL	BAC HOME LOANS SERVICING, L.P. F/K/A COUNTRYWIDE HOME LOANS SERVICING, L.P.	F-047085-10	DOMECQ	ALFREDO	UNION
PHELAN HALLINAN & DIAMOND,PC	BANK OF AMERICA, N.A., AS SUCCESSOR BY MERGER TO BAC HOME LOANS SERVICING, LP.	F-32852-10	DONGO	RICARDO	PASSAIC
STERN, LAVINTHAL	BAC HOME LOANS SERVICING, L.P.	F-10971-09	DONOGHUE	ALEXANDER	OCEAN

PHELAN HALLINAN & DIAMOND,PC	BANK OF AMERICA N.A.	F-13540-10	DORCHINSKY	BRIAN	MERCER
STERN, LAVINTHAL	BAC HOME LOANS SERVICING, L.P. FKA COUNTRYWIDE HOME LOANS SERVICING, L.P.	F-24722-09	DORSEY	CYNTHIA	CAMDEN
STERN, LAVINTHAL	BAC HOME LOANS SERVICING, LP F/K/A COUNTRYWIDE HOME LOANS SERVICING, LP	F-65083-09	DRUMMOND	BERESFORD	UNION
STERN, LAVINTHAL	BAC HOME LOANS SERVICING LP F/K/A COUNTRYWIDE HOME LOANS SERVICING LP	F-17166-10	DURAN	FERNANDO	UNION
STERN, LAVINTHAL	BAC HOME LOANS SERVICING, LP F/K/A COUNTRYWIDE HOME LOANS SERVICING, LP	F-51682-09	DUROSIER	NICOLE	UNION
STERN, LAVINTHAL	BAC HOME LOANS SERVICING, L.P. F/K/A COUNTRYWIDE HOME LOANS SERVICING, L.P.	F-15494-09	EDNAROVSKYI	ROMAN	BURLINGTON
PHELAN HALLINAN & DIAMOND,PC	BAC HOME LOANS SERVICING, L.P. FKA COUNTRYWIDE HOME LOANS SERVICING, L.P.	F-060160-10	EDWARDS	MICHAEL	HUDSON
STERN, LAVINTHAL	BAC HOME LOANS SERVICING, LP FKA COUNTRYWIDE HOME LOANS SERVICING, LP	F-33847-10	EGAS	JENNY	SOMERSET
PHELAN HALLINAN & DIAMOND,PC	BANK OF AMERICA, N.A., AS SUCCESSOR BY MERGER TO BAC HOME LOANS SERVICING, LP.	F-036365-10	ELDER	DAVID	SOMERSET
PHELAN HALLINAN & DIAMOND,PC	BANK OF AMERICA, N.A., AS SUCCESSOR BY MERGER TO BAC HOME LOANS SERVICING, LP.	F-14817-10	ELLEGERT	DEBRA	SUSSEX
STERN, LAVINTHAL	BAC HOME LOANS SERVICING, L.P. F/K/A COUNTRYWIDE HOME LOANS SERVICING, L.P.	F-049143-10	ELMANN	NURIT	MONMOUTH
PHELAN HALLINAN & DIAMOND,PC	BANK OF AMERICA, N.A., AS SUCCESSOR BY MERGER TO BAC HOME LOANS SERVICING, LP.	F-40581-09	ESPINAL	SILVIA	MORRIS
STERN, LAVINTHAL	BAC HOME LOANS SERVICING, L.P. F/K/A COUNTRYWIDE HOME LOANS SERVICING, L.P.	F-31216-09	ESPINOSA	LORNA	MIDDLESEX
STERN, LAVINTHAL	BANK OF AMERICA, N.A., SUCCESSOR BY MERGER TO BAC HOME LOANS SERVICING, LP FKA COUNTRYWIDE HOME LOANS SERVICING LP	F-16457-10	ESTEVES	FELIX	BERGEN
STERN, LAVINTHAL	BAC HOME LOANS SERVICING, L.P. F/K/A COUNTRYWIDE HOME LOANS SERVICING, L.P.	F-33375-09	ESTRELLA	JUAN	PASSAIC
PHELAN HALLINAN & DIAMOND,PC	BANK OF AMERICA, N.A., AS SUCCESSOR BY MERGER TO BAC HOME LOANS SERVICING, LP.	F-037299-10	EVELYN	CAROL	ESSEX
PHELAN HALLINAN & DIAMOND,PC	BANK OF AMERICA, N.A., AS SUCCESSOR BY MERGER TO BAC HOME LOANS SERVICING, LP.	F-24341-09	FAGBEWESA	STEPHEN	MIDDLESEX
STERN, LAVINTHAL	BAC HOME LOANS SERVICING, L.P. F/K/A COUNTRYWIDE HOME LOANS SERVICING, L.P.	F-50834-09	FAHEY	GAYE	HUNTERDON
STERN, LAVINTHAL	BAC HOME LOANS SERVICING, L.P. F/K/A COUNTRYWIDE HOME LOANS SERVICING, L.P.	F-35583-09	FAHY	LISA	CAPE MAY

STERN, LAVINTHAL	BAC HOME LOANS SERVICING, L.P. FKA COUNTRYWIDE HOME LOANS SERVICING, L.P.	F-50980-09	FAIRLEY	LINDA	PASSAIC
STERN, LAVINTHAL	BAC HOME LOANS SERVICING, L.P. F/K/A COUNTRYWIDE HOME LOANS SERVICING, L.P.	F-042858-10	FALCONE	DAVID	GLOUCESTER
STERN, LAVINTHAL	BAC HOME LOANS SERVICING, LP FKA COUNTRYWIDE HOME LOANS SERVICING, LP	F-33951-10	FAREZ	CARLOS	UNION
STERN, LAVINTHAL	BAC HOME LOANS SERVICING, LP	F-17444-09	FARRELL	STEVEN	CAMDEN
STERN, LAVINTHAL	BANK OF AMERICA, N.A., SUCCESSOR BY MERGER TO BAC HOME LOANS SERVICING, LP FKA COUNTRYWIDE HOME LOANS SERVICING LP	F-26711-09	FAULISE	STEPHEN	SALEM
STERN, LAVINTHAL	BAC HOME LOANS SERVICING, L.P. FKA COUNTRYWIDE HOME LOANS SERVICING, L.P.	F-25773-09	FELICIONI	LEONARD	BURLINGTON
PHELAN HALLINAN & DIAMOND,PC	BANK OF AMERICA, N.A., AS SUCCESSOR BY MERGER TO BAC HOME LOANS SERVICING, LP.	F-00936-10	FELIPE	EDUARDO	BERGEN
STERN, LAVINTHAL	BAC HOME LOANS SERVICING, L.P. F/K/A COUNTRYWIDE HOME LOANS SERVICING, L.P.	F-21952-09	FERDON	KATHLEEN	MONMOUTH
PHELAN HALLINAN & DIAMOND,PC	BANK OF AMERICA, N.A., AS SUCCESSOR BY MERGER TO BAC HOME LOANS SERVICING, LP.	F-32574-10	FERNANDEZ	LUIS	CAMDEN
STERN, LAVINTHAL	COUNTRYWIDE HOME LOANS SERVICING, L.P.	F-2654-09	FERRIGNO	HEIDI	OCEAN
PHELAN HALLINAN & DIAMOND,PC	BANK OF AMERICA, N.A., AS SUCCESSOR BY MERGER TO BAC HOME LOANS SERVICING, LP.	F-056504-10	FETI	ALKETA	MORRIS
STERN, LAVINTHAL	BAC HOME LOANS SERVICING, L.P. FKA COUNTRYWIDE HOME LOANS SERVICING, L.P.	F-32217-09	FIGUEIREDO	HELIO	ESSEX
STERN, LAVINTHAL	BAC HOME LOANS SERVICING, L.P. FKA COUNTRYWIDE HOME LOANS SERVICING, L.P.	F-2296-08	FIGUEROA	YISSELL	BERGEN
STERN, LAVINTHAL	BAC HOME LOANS SERVICING, LP F/K/A COUNTRYWIDE HOME LOANS SERVICING, LP	F-51498-09	FITZMAURICE	KRISTY	HUDSON
STERN, LAVINTHAL	BAC HOME LOANS SERVICING, LP F/K/A COUNTRYWIDE HOME LOANS SERVICING, LP	F-36372-09	FLORES	ARTURO	HUDSON
STERN, LAVINTHAL	BAC HOME LOANS SERVICING, LP F/K/A COUNTRYWIDE HOME LOANS SERVICING, LP	F-06733-10	FOSTER	THOMAS	OCEAN
PHELAN HALLINAN & DIAMOND,PC	BANK OF AMERICA, N.A., AS SUCCESSOR BY MERGER TO BAC HOME LOANS SERVICING, LP.	F-33875-10	FRANCOIS	MARIE	UNION
STERN, LAVINTHAL	BAC HOME LOANS SERVICING LP	F-2277-09	FREAS	MICHELLE	ATLANTIC
PHELAN HALLINAN & DIAMOND,PC	BANK OF AMERICA, N.A., AS SUCCESSOR BY MERGER TO BAC HOME LOANS SERVICING, LP.	F-042487-10	FREEMAN	WILLIETTE	ESSEX
PHELAN HALLINAN & DIAMOND,PC	BANK OF AMERICA, N.A., AS SUCCESSOR BY MERGER TO BAC HOME LOANS SERVICING, LP.	F-37110-10	FREEMAN	HANNANIAH	UNION
STERN, LAVINTHAL	BAC HOME LOANS SERVICING, L.P. F/K/A COUNTRYWIDE HOME LOANS SERVICING, L.P.	F-043755-10	FREIRE	LUIS	HUDSON

PHELAN HALLINAN & DIAMOND,PC	BAC HOME LOANS SERVICING, L.P. FKA COUNTRYWIDE HOME LOANS SERVICING, L.P.	F-055897-10	FRISHMAN	JORDAN	MERCER
STERN, LAVINTHAL	BAC HOME LOANS SERVICING, L.P., F/K/A COUNTRYWIDE HOME LOANS SERVICING, L.P.	F-042871-10	GADEA	MARIA	HUDSON
PHELAN HALLINAN & DIAMOND,PC	BANK OF AMERICA, N.A., AS SUCCESSOR BY MERGER TO BAC HOME LOANS SERVICING, LP.	F-34307-10	GAGUANCELA	ANA	HUDSON
STERN, LAVINTHAL	BAC HOME LOANS SERVICING, LP	F-43201-09	GALBAN	CHIN	CAMDEN
PHELAN HALLINAN & DIAMOND,PC	BANK OF AMERICA, N.A., AS SUCCESSOR BY MERGER TO BAC HOME LOANS SERVICING, LP.	F-036450-10	GAMARRA	VIOLETA	PASSAIC
STERN, LAVINTHAL	BAC HOME LOANS SERVICING, LP FKA COUNTRYWIDE HOME LOANS SERVICING, LP	F-04764-10	GANNON	ROBERT	ATLANTIC
STERN, LAVINTHAL	BAC HOME LOANS SERVICING, LP F/K/A COUNTRYWIDE HOME LOANS SERVICING, LP	F-51357-09	GARCIA	IVO	SOMERSET
STERN, LAVINTHAL	BAC HOME LOANS SERVICING, L.P. f/k/a COUNTRYWIDE HOME LOANS SERVICING, L.P.	F-59261-09	GARCIA CHAMORRO	CLAUDIO	OCEAN
STERN, LAVINTHAL	BAC HOME LOANS SERVICING LP	F-19049-09	GARDNER	SHIRLEY	MIDDLESEX
STERN, LAVINTHAL	COUNTRYWIDE HOME LOANS SERVICING LP	F-18433-09	GARRETT	EARNESTINE	BURLINGTON
PHELAN HALLINAN & DIAMOND,PC	BANK OF AMERICA, N.A., AS SUCCESSOR BY MERGER TO BAC HOME LOANS SERVICING, LP.	F-34851-09	GAVILANES	MARIA	ESSEX
STERN, LAVINTHAL	BAC HOME LOANS SERVICING, LP	F-8365-09	GAZI	MIZANUR	MIDDLESEX
STERN, LAVINTHAL	BAC HOME LOANS SERVICING, L.P. f/k/a COUNTRYWIDE HOME LOANS SERVICING, L.P.	F-10444-10	GERMANO	ANTHONY	PASSAIC
PHELAN HALLINAN & DIAMOND,PC	BANK OF AMERICA, N.A., AS SUCCESSOR BY MERGER TO BAC HOME LOANS SERVICING, LP.	F-35344-09	GEYLAN	BARWINA	BERGEN
STERN, LAVINTHAL	BAC HOME LOANS SERVICING, L.P. F/K/A COUNTRYWIDE HOME LOANS SERVICING, L.P.	F-050142-10	GILL	BALDEV SINGH	MIDDLESEX
PHELAN HALLINAN & DIAMOND,PC	BANK OF AMERICA N.A.	F-13995-10	GILLEN	SEAMUS	HUDSON
PHELAN HALLINAN & DIAMOND,PC	BAC HOME LOANS SERVICING, LP FKA COUNTRYWIDE HOME LOANS SERVICING, LP	F-054489-10	GIRON	PEDRO	MONMOUTH
STERN, LAVINTHAL	BAC HOME LOANS SERVICING, L.P. f/k/a COUNTRYWIDE HOME LOANS SERVICING, L.P.	F-35553-09	GISSUBEL	THOMAS	WARREN
STERN, LAVINTHAL	BAC HOME LOANS SERVICING, L.P. f/k/a COUNTRYWIDE HOME LOANS SERVICING, L.P.	F-01485-10	GLADDEN	DEAN	CAMDEN
PHELAN HALLINAN & DIAMOND,PC	BANK OF AMERICA, N.A., AS SUCCESSOR BY MERGER TO BAC HOME LOANS SERVICING, LP.	F-30837-09	GOLD	RUSSELL	SUSSEX
STERN, LAVINTHAL	BAC HOME LOANS SERVICING, L.P.	F-18115-09	GOMBER	JOSEPH	SUSSEX
STERN, LAVINTHAL	BAC HOME LOANS SERVICING, L.P. FKA COUNTRYWIDE HOME LOANS SERVICING, L.P.	F-049211-09	GOMEZ	MAYRA	MONMOUTH

FRENKEL LAMBERT WEISS WEISMAN	BAC Home Loans Servicing, LP fka Countrywide Home Loans Servicing LP	F-30947-10	GONZALEZ	EDITH	PASSAIC
STERN, LAVINTHAL	BAC HOME LOANS SERVICING, LP F/K/A COUNTRYWIDE HOME LOANS SERVICING, LP	F-05669-10	GONZALEZ	ALFONSO	PASSAIC
STERN, LAVINTHAL	BAC HOME LOANS SERVICING LP	F-055635-10	GONZALEZ	VIELKA	BERGEN
STERN, LAVINTHAL	BAC HOME LOANS SERVICING, L.P.	F-18368-09	GONZALEZ	DORIS	ESSEX
STERN, LAVINTHAL	BAC HOME LOANS SERVICING, L.P. FKA COUNTRYWIDE HOME LOANS SERVICING, L.P.	F-045683-10	GONZALEZ	JOEL	BERGEN
ZUCKER, GOLDBERG & ACKERMAN LLC	Bank of America, N.A.	F-7487-09	GONZALEZ	MAURICIO	HUDSON
PHELAN HALLINAN & DIAMOND,PC	BANK OF AMERICA, N.A., AS SUCCESSOR BY MERGER TO BAC HOME LOANS SERVICING, LP.	F-15140-10	GOSS	DETRIC	MERCER
STERN, LAVINTHAL	BAC HOME LOANS SERVICING, L.P. f/k/a COUNTRYWIDE HOME LOANS SERVICING, L.P.	F-01106-10	GRACIDA	ARTURO	ATLANTIC
STERN, LAVINTHAL	BAC HOME LOANS SERVICING, L.P. FKA COUNTRYWIDE HOME LOANS SERVICING, L.P.	F-50213-09	GRACIDA	ARTURO	ATLANTIC
STERN, LAVINTHAL	BAC HOME LOANS SERVICING, L.P. F/K/A COUNTRYWIDE HOME LOANS SERVICING, L.P.	F-44508-09	GRANDISON	TIFFANY	ATLANTIC
PHELAN HALLINAN & DIAMOND,PC	BAC HOME LOANS SERVICING, L.P. FKA COUNTRYWIDE HOME LOANS SERVICING, L.P.	F-39326-09	GRAY	KATRICE	BURLINGTON
STERN, LAVINTHAL	BAC HOME LOANS SERVICING, L.P. f/k/a COUNTRYWIDE HOME LOANS SERVICING, L.P.	F-26595-09	GREENE	VASSAR	GLOUCESTER
STERN, LAVINTHAL	BAC HOME LOANS SERVICING, L.P. FKA COUNTRYWIDE HOME LOANS SERVICING, L.P.	F-45502-09	GREINER	JASON	OCEAN
STERN, LAVINTHAL	BAC HOME LOANS SERVICING, LP	F-9853-09	GRIFFITH	MICHELLE	BURLINGTON
STERN, LAVINTHAL	BAC HOME LOANS SERVICING, L.P. f/k/a COUNTRYWIDE HOME LOANS SERVICING, L.P.	F-29772-10	GRIMMEYER	LORI	MIDDLESEX
STERN, LAVINTHAL	BAC HOME LOANS SERVICING, L.P. FKA COUNTRYWIDE HOME LOANS SERVICING, L.P.	F-44258-09	GRINDLEY	FLOYD	UNION
PHELAN HALLINAN & DIAMOND,PC	BANK OF AMERICA, N.A., AS SUCCESSOR BY MERGER TO BAC HOME LOANS SERVICING, LP.	F-32916-10	GRODZKI	TOMASZ	SOMERSET
STERN, LAVINTHAL	BAC HOME LOANS SERVICING, LP F/K/A COUNTRYWIDE HOME LOANS SERVICING, LP	F-27467-09	GUILLEN	MOISES	MIDDLESEX
STERN, LAVINTHAL	BAC HOME LOANS SERVICING, LP FKA COUNTRYWIDE HOME LOANS SERVICING, LP	F-035074-10	GUVEN	OSMAN	ESSEX
PHELAN HALLINAN & DIAMOND,PC	BANK OF AMERICA, N.A., AS SUCCESSOR BY MERGER TO BAC HOME LOANS SERVICING, LP.	F-34283-10	GUZMAN	MARIA LUISA	HUDSON
PHELAN HALLINAN & DIAMOND,PC	COUNTRYWIDE HOME LOANS SERVICING, LP	F-19802-09	HABIB	AHSAN	ATLANTIC

PHELAN HALLINAN & DIAMOND,PC	BANK OF AMERICA N.A.	F-30872-09	HAHN	WILLIAM	UNION
PHELAN HALLINAN & DIAMOND,PC	BAC HOME LOANS SERVICING, L.P. FKA COUNTRYWIDE HOME LOANS SERVICING, L.P.	F-036416-10	HANJRA	BALHAR	MIDDLESEX
PHELAN HALLINAN & DIAMOND,PC	BANK OF AMERICA, N.A., AS SUCCESSOR BY MERGER TO BAC HOME LOANS SERVICING, LP.	F-31706-10	HANSEN	ADAM	CAMDEN
PHELAN HALLINAN & DIAMOND,PC	BANK OF AMERICA N.A.	F-09157-10	HASENFELD	ELI	OCEAN
PHELAN HALLINAN & DIAMOND,PC	BANK OF AMERICA, N.A., AS SUCCESSOR BY MERGER TO BAC HOME LOANS SERVICING, LP.	F-30842-09	HAVEN	DAUNA	BURLINGTON
STERN, LAVINTHAL	BAC HOME LOANS SERVICING, LP F/K/A COUNTRYWIDE HOME LOANS SERVICING, LP	F-53806-09	HEATH	LORRAINE	CAMDEN
PHELAN HALLINAN & DIAMOND,PC	BANK OF AMERICA, N.A., AS SUCCESSOR BY MERGER TO BAC HOME LOANS SERVICING, LP.	F-056520-10	HEGGAN	NORMAN	GLOUCESTER
STERN, LAVINTHAL	BAC HOME LOANS SERVICING, L.P. f/k/a COUNTRYWIDE HOME LOANS SERVICING, L.P.	F-56886-09	HEILBROUN	MARY	OCEAN
STERN, LAVINTHAL	BAC HOME LOANS SERVICING, LP F/K/A COUNTRYWIDE HOME LOANS SERVICING, LP	F-16740-10	HEISER	ANGELA	CAMDEN
PHELAN HALLINAN & DIAMOND,PC	BANK OF AMERICA, N.A., AS SUCCESSOR BY MERGER TO BAC HOME LOANS SERVICING, LP.	F-31996-09	HELLMICH	BRIAN	OCEAN
STERN, LAVINTHAL	BAC HOME LOANS SERVICING LP f/k/a COUNTRYWIDE HOME LOANS SERVICING, LP	F-37764-09	HENDRIKSEN	YAMILETH	SOMERSET
PHELAN HALLINAN & DIAMOND,PC	BANK OF AMERICA, N.A., AS SUCCESSOR BY MERGER TO BAC HOME LOANS SERVICING, LP.	F-32060-10	HERRERA	MARCO	HUDSON
STERN, LAVINTHAL	BAC HOME LOANS SERVICING, L.P. FKA COUNTRYWIDE HOME LOANS SERVICING, L.P.	F-045641-10	HERZOG	JOSEPH	HUNTERDON
STERN, LAVINTHAL	BAC HOME LOANS SERVICING, L.P. f/k/a COUNTRYIWDE HOME LOANS SERVICING, L.P.	F-13924-09	HILL	JANET	MIDDLESEX
STERN, LAVINTHAL	BAC HOME LOANS SERVICING, L.P. F/K/A COUNTRYWIDE HOME LOANS SERVICING, L.P.	F-045637-10	HILL	MARILYN	ESSEX
PHELAN HALLINAN & DIAMOND,PC	BAC HOME LOANS SERVICING LP FKA COUNTRYWIDE HOME LOANS SERVICING LP	F-048628-10	HINDS	LYNETT	CAMDEN
PHELAN HALLINAN & DIAMOND,PC	BANK OF AMERICA, N.A., AS SUCCESSOR BY MERGER TO BAC HOME LOANS SERVICING, LP.	F-051110-10	HINES	GERARD	GLOUCESTER
STERN, LAVINTHAL	BAC HOME LOANS SERVICING, L.P. f/k/a COUNTRYWIDE HOME LOANS SERVICING, L.P.	F-28708-09	HINSON III	WYLIE	BURLINGTON
STERN, LAVINTHAL	BAC HOME LOANS SERVICING, LP FKA COUNTRYWIDE HOME LOANS SERVICING, LP	F-43275-09	HIRTH	YECHIEL	OCEAN
STERN, LAVINTHAL	BAC HOME LOANS SERVICING, L.P. F/K/A COUNTRYWIDE HOME LOANS SERVICING, L.P.	F-047986-10	HODGES	BRIDGETTE	ESSEX

PHELAN HALLINAN & DIAMOND,PC	BANK OF AMERICA N.A.	F-20581-10	HOGAN	FREDERICK	BERGEN
STERN, LAVINTHAL	BAC HOME LOANS SERVICING, L.P. is f/k/a COUNTRYWIDE HOME LOANS SERVICING, L.P.	F-23416-09	HOLDER	NANETTE	MORRIS
STERN, LAVINTHAL	BAC HOME LOANS SERVICING, L.P.	F-18824-09	HOLMES	BOBBY	OCEAN
STERN, LAVINTHAL	BAC HOME LOANS SERVICING, LP F/K/A COUNTRYWIDE HOME LOANS SERVICING, LP	F-34858-09	HUNTER	JASON	PASSAIC
STERN, LAVINTHAL	BAC HOME LOANS SERVICING, L.P. f/k/a COUNTRYWIDE HOME LOANS SERVICING, L.P.	F-58788-09	IACONO	ESTATE OF DOROTHY	CAMDEN
PHELAN HALLINAN & DIAMOND,PC	BANK OF AMERICA, N.A., AS SUCCESSOR BY MERGER TO BAC HOME LOANS SERVICING, LP.	F-54330-09	IACOVELLI	LOUIS	SOMERSET
STERN, LAVINTHAL	BAC HOME LOANS SERVICING, L.P. f/k/a COUNTRYWIDE HOME LOANS SERVICING, L.P.	F-25018-09	INGWERSEN	ROSEMARIE	PASSAIC
STERN, LAVINTHAL	BAC HOME LOANS SERVICING, L.P. FKA COUNTRYWIDE HOME LOANS SERVICING, L.P.	F-046682-10	INSKEEP	JAMES	UNION
STERN, LAVINTHAL	BAC HOME LOANS SERVICING LP	F-16610-09	ISAZA	ANGELA	MORRIS
PHELAN HALLINAN & DIAMOND,PC	BANK OF AMERICA, N.A., AS SUCCESSOR BY MERGER TO BAC HOME LOANS SERVICING, LP.	F-34697-09	JANG	JONG	BERGEN
STERN, LAVINTHAL	BAC HOME LOANS SERVICING, L.P. f/k/a COUNTRYWIDE HOME LOANS SERVICING, L.P.	F-44882-09	JAQUEZ	JOVANNY	MIDDLESEX
STERN, LAVINTHAL	BAC HOME LOANS SERVICING, LP F/K/A COUNTRYWIDE HOME LOANS SERVICING, LP	F-50052-09	JARIN-MOONEY	JEANNE	BURLINGTON
PHELAN HALLINAN & DIAMOND,PC	BANK OF AMERICA, N.A., AS SUCCESSOR BY MERGER TO BAC HOME LOANS SERVICING, LP.	F-04324-10	JEAN	NEDRA	MERCER
PHELAN HALLINAN & DIAMOND,PC	BANK OF AMERICA, N.A., AS SUCCESSOR BY MERGER TO BAC HOME LOANS SERVICING, LP.	F-01243-10	JEAN-BAPTISTE	JEAN	BURLINGTON
PHELAN HALLINAN & DIAMOND,PC	BANK OF AMERICA, N.A., AS SUCCESSOR BY MERGER TO BAC HOME LOANS SERVICING, LP.	F-045928-10	JEFFRIES	ROBERTH	UNION
STERN, LAVINTHAL	BAC HOME LOANS SERVICING, L.P. F/K/A COUNTRYWIDE HOME LOANS SERVICING, L.P.	F-045449-10	JENKINS	STEVEN	OCEAN
PHELAN HALLINAN & DIAMOND,PC	BANK OF AMERICA, N.A., AS SUCCESSOR BY MERGER TO BAC HOME LOANS SERVICING, LP.	F-32892-10	JENKINS	RICHARD	MIDDLESEX
PHELAN HALLINAN & DIAMOND,PC	BANK OF AMERICA N.A.	F-54677-09	JOHENKINS	MARION	MERCER
STERN, LAVINTHAL	BAC HOME LOANS SERVICING, L.P. FKA COUNTRYWIDE HOME LOANS SERVICING, L.P.	F-49460-09	JOHNSON	ONIKA	UNION
STERN, LAVINTHAL	BAC HOME LOANS SERVICING, L.P. F/K/A COUNTRYWIDE HOME LOANS SERVICING, L.P.	F-30815-09	JOHNSON	ROGER	OCEAN
STERN, LAVINTHAL	BAC HOME LOANS SERVICING, L.P. f/k/a COUNTRYWIDE HOME LOANS SERVICING, L.P.	F-62489-09	JOHNSON	JEANNETTE	OCEAN

STERN, LAVINTHAL	BANK OF AMERICA, N.A., SUCCESSOR BY MERGER TO BAC HOME LOANS SERVICING, LP FKA COUNTRYWIDE HOME LOANS SERVICING LP	F-2139-10	JONES	CARL	MERCER
PHELAN HALLINAN & DIAMOND,PC	BANK OF AMERICA, N.A., AS SUCCESSOR BY MERGER TO BAC HOME LOANS SERVICING, LP.	F-034473-10	JONES	JANELLE	CAMDEN
PHELAN HALLINAN & DIAMOND,PC	BANK OF AMERICA, N.A., AS SUCCESSOR BY MERGER TO BAC HOME LOANS SERVICING, LP.	F-039495-10	JONES	MICHAEL	BURLINGTON
PHELAN HALLINAN & DIAMOND,PC	BAC Home Loans Servicing, L.P. FKA Countrywide Home Loans Servicing, L.P.	F-051165-10	JORDAN	JARED	CAPE MAY
PHELAN HALLINAN & DIAMOND,PC	BANK OF AMERICA, N.A., AS SUCCESSOR BY MERGER TO BAC HOME LOANS SERVICING, LP.	F-060459-10	JOSEPH	GLEN	ATLANTIC
PHELAN HALLINAN & DIAMOND,PC	BANK OF AMERICA, N.A., AS SUCCESSOR BY MERGER TO BAC HOME LOANS SERVICING, LP.	F-35821-09	JOUAN	LUIS	MIDDLESEX
STERN, LAVINTHAL	BAC HOME LOANS SERVICING, LP FKA COUNTRYWIDE HOME LOANS SERVICING, LP	F-25094-09	JOYNER	MICHAEL	PASSAIC
STERN, LAVINTHAL	BANK OF AMERICA, N.A., SUCCESSOR BY MERGER TO BAC HOME LOANS SERVICING, LP FKA COUNTRYWIDE HOME LOANS SERVICING LP	F-12399-09	JURGENS	KARL	UNION
STERN, LAVINTHAL	BAC HOME LOANS SERVICING, L.P.	F-13239-09	KAKALEC	GEORGE	MONMOUTH
STERN, LAVINTHAL	BAC HOME LOANS SERVICING LP	F-13145-09	KAMAL	KHRSHAD	MERCER
PHELAN HALLINAN & DIAMOND,PC	BANK OF AMERICA, N.A., AS SUCCESSOR BY MERGER TO BAC HOME LOANS SERVICING, LP.	F-036397-10	KANDADI	USHA	MERCER
STERN, LAVINTHAL	BAC HOME LOANS SERVICING, L.P. f/k/a COUNTRYWIDE HOME LOANS SERVICING, L.P.	F-37266-09	KANG	TAI YOUN	BERGEN
STERN, LAVINTHAL	FEDERAL NATIONAL MORTGAGE ASSOCIATION	F-053112-10	KANYOK	RAYMOND	SOMERSET
STERN, LAVINTHAL	BAC HOME LOANS SERVICING, L.P. FKA COUNTRYWIDE HOME LOANS SERVICING, L.P.	F-049320-10	KARTEL	ALLA	BERGEN
STERN, LAVINTHAL	BAC HOME LOANS SERVICING LP F/K/A COUNTRYWIDE HOME LOANS SERVICING LP	F-15738-07	KARYEAH	STEVEN	ESSEX
PHELAN HALLINAN & DIAMOND,PC	BAC HOME LOANS SERVICING, L.P. FKA COUNTRYWIDE HOME LOANS SERVICING, L.P.	F-048125-10	KAUFFMANN	DENNIS	MONMOUTH
STERN, LAVINTHAL	BAC HOME LOANS SERVICING, L.P.	F-20236-09	KAUFMAN	JASON	MONMOUTH
STERN, LAVINTHAL	BAC HOME LOANS SERVICING, LP F/K/A COUNTRYWIDE HOME LOANS SERVICING, LP	F-57077-09	KAYYALI	EMAN	CAMDEN
PHELAN HALLINAN & DIAMOND,PC	BAC HOME LOANS SERVICING, L.P. FKA COUNTRYWIDE HOME LOANS SERVICING L.P.	F-035421-10	KELLY	CECILIA	MIDDLESEX
PHELAN HALLINAN & DIAMOND,PC	BANK OF AMERICA N.A.	F-09949-10	KHOKAN	MOHAMMED	ATLANTIC
STERN, LAVINTHAL	BAC HOME LOANS SERVICING, L.P. f/k/a COUNTRYWIDE HOME LOANS SERVICING, L.P.	F-11645-10	KHOKKAN	MOHAMMED	ATLANTIC

STERN, LAVINTHAL	BAC HOME LOANS SERVICING, L.P. FKA COUNTRYWIDE HOME LOANS SERVICING, L.P.	F-049058-10	KIM	JEUNG	MIDDLESEX
STERN, LAVINTHAL	BAC HOME LOANS SERVICING, L.P.	F-15122-09	KIZUKA	HIROHISA	ATLANTIC
STERN, LAVINTHAL	BAC HOME LOANS SERVICING, LP F/K/A COUNTRYWIDE HOME LOANS SERVICING, LP	F-37249-09	KOEBLE	SUSAN	CAPE MAY
STERN, LAVINTHAL	BAC HOME LOANS SERVICING, L.P. f/k/a COUNTRYWIDE HOME LOANS SERVICING, L.P.	F-34240-09	KOHN	SARA	PASSAIC
PHELAN HALLINAN & DIAMOND,PC	BANK OF AMERICA, N.A., AS SUCCESSOR BY MERGER TO BAC HOME LOANS SERVICING, LP.	F-34084-10	KOPACIEWICZ	EMILY	WARREN
STERN, LAVINTHAL	BAC HOME LOANS SERVICING, L.P. FKA COUNTRYWIDE HOME LOANS SERVICING, L.P.	F-63938-09	KORBEH	FAIROUZ	PASSAIC
PHELAN HALLINAN & DIAMOND,PC	BANK OF AMERICA N.A.	F-10620-10	KOSTADINOV	GEORGI	ATLANTIC
PHELAN HALLINAN & DIAMOND,PC	BANK OF AMERICA, N.A., AS SUCCESSOR BY MERGER TO BAC HOME LOANS SERVICING, LP.	F-037976-10	KOSTINAS	JAMES	MERCER
PHELAN HALLINAN & DIAMOND,PC	BAC HOME LOANS SERVICING, L.P. FKA COUNTRYWIDE HOME LOANS SERVICING, L.P.	F-035122-10	KRAEMER	DONALD	ATLANTIC
STERN, LAVINTHAL	BAC HOME LOANS SERVICING, L.P. f/k/a COUNTRYWIDE HOME LOANS SERVICING, L.P.	F-42340-09	KUREK	ALICIA	HUDSON
STERN, LAVINTHAL	BAC HOME LOANS SERVICING LP	F-6823-09	LAMARRE	MIREILLE	ESSEX
STERN, LAVINTHAL	BAC HOME LOANS SERVICING, L.P. f/k/a COUNTRYWIDE HOME LOANS SERVICING, L.P.	F-24491-09	LAMPON	RAMON	ESSEX
STERN, LAVINTHAL	BANK OF AMERICA, N.A., SUCCESSOR BY MERGER TO BAC HOME LOANS SERVICING, LP FKA COUNTRYWIDE HOME LOANS SERVICING LP	F-60838-09	LANGE	KARIN	OCEAN
PHELAN HALLINAN & DIAMOND,PC	BANK OF AMERICA, N.A., AS SUCCESSOR BY MERGER TO BAC HOME LOANS SERVICING, LP.	F-34083-09	LAPERA	KAREN	ATLANTIC
STERN, LAVINTHAL	BAC HOME LOANS SERVICING, LP FKA COUNTRYWIDE HOME LOANS SERVICING, LP	F-044514-10	LAPUENTE	CARLA	PASSAIC
PHELAN HALLINAN & DIAMOND,PC	BANK OF AMERICA N.A.	F-13273-10	LAROSA	SALVATORE	CAMDEN
PHELAN HALLINAN & DIAMOND,PC	BANK OF AMERICA, N.A.	F-055967-10	LARSEN	NEIL	CAMDEN
PHELAN HALLINAN & DIAMOND,PC	BAC Home Loans Servicing, LP f/k/a Countrywide Home Loans Servicing, LP	F-047543-10	LATTANZIO	STEPHEN	BURLINGTON
STERN, LAVINTHAL	BAC HOME LOANS SERVICING, L.P. FKA COUNTRYWIDE HOME LOANS SERVICING, L.P.	F-04685-10	LAU	LOUIS	GLOUCESTER
STERN, LAVINTHAL	BAC HOME LOANS SERVICING, LP	F-8171-09	LAVERGNE	DOROTHY	MONMOUTH
STERN, LAVINTHAL	BAC HOME LOANS SERVICING, L.P. F/K/A COUNTRYWIDE HOME LOANS SERVICING, L.P.	F-044486-10	LAWRENCE	BETTY	CAPE MAY

STERN, LAVINTHAL	BAC HOME LOANS SERVICING, L.P. F/K/A COUNTRYWIDE HOME LOANS SERVICING, L.P.	F-042948-10	LEE	KUM OK	BERGEN
STERN, LAVINTHAL	BAC HOME LOANS SERVICING, LP FKA COUNTRYWIDE HOME LOANS SERVICING, LP	F-52354-09	LEE	JUNG SUN	MERCER
STERN, LAVINTHAL	BAC HOME LOANS SERVICING, L.P. f/k/a COUNTRYWIDE HOME LOANS SERVICING, L.P.	F-59713-09	LEE	LEUNG	HUDSON
STERN, LAVINTHAL	BANK OF AMERICA, LLC	F-02679-10	LEE	KYUNG	WARREN
PHELAN HALLINAN & DIAMOND,PC	BANK OF AMERICA N.A.	F-09310-10	LEE	THOMAS	MONMOUTH
STERN, LAVINTHAL	BAC HOME LOANS SERVICING, LP F/K/A COUNTRYWIDE HOME LOANS SERVICING, LP	F-31742-09	LEON	JULIO	MORRIS
PHELAN HALLINAN & DIAMOND,PC	BANK OF AMERICA, N.A., AS SUCCESSOR BY MERGER TO BAC HOME LOANS SERVICING, LP.	F-054903-10	LEON	MATILDE	PASSAIC
STERN, LAVINTHAL	BAC HOME LOANS SERVICING LP	F-19933-09	LEONARD	KEITH	OCEAN
STERN, LAVINTHAL	BAC HOME LOANS SERVICING, LP F/K/A COUNTRYWIDE HOME LOANS SERVICING, LP	F-57057-09	LI	XUE FANG	ATLANTIC
STERN, LAVINTHAL	BAC HOME LOANS SERVICING, L.P. FKA COUNTRYWIDE HOME LOANS SERVICING, L.P.	F-049138-10	LINARES	ROBERTO	UNION
STERN, LAVINTHAL	BAC HOME LOANS SERVICING, L.P. FKA COUNTRYWIDE HOME LOANS SERVICING, L.P.	F-054529-10	LIVOLSI II	FRANK	ATLANTIC
STERN, LAVINTHAL	BAC HOME LOANS SERVICING, LP F/K/A COUNTRYWIDE HOME LOANS SERVICING, LP	F-25956-09	LOLI	FANNY	OCEAN
STERN, LAVINTHAL	BAC HOME LOANS SERVICING, L.P. FKA COUNTRYWIDE HOME LOANS SERVICING, L.P.	F-37594-09	LOPES	LEONARDO	UNION
STERN, LAVINTHAL	BAC HOME LOANS SERVICING LP	F-14556-09	LOPEZ	LUIS	PASSAIC
STERN, LAVINTHAL	BAC HOME LOANS SERVICING, LP FKA COUNTRYWIDE HOME LOANS SERVICING LP	F-25068-09	LOVE	MARK	ATLANTIC
STERN, LAVINTHAL	BAC HOME LOANS SERVICING LP	F-6570-09	LUGO	DARYL	OCEAN
STERN, LAVINTHAL	BAC HOME LOANS SERVICING, L.P. FKA COUNTRYWIDE HOME LOANS SERVICING, L.P.	F-034616-10	MAAMOUNY	MOHAMED	MIDDLESEX
STERN, LAVINTHAL	BAC HOME LOANS SERVICING, L.P. F/K/A COUNTRYWIDE HOME LOANS SERVICING, L.P.	F-049379-10	MACEY	ARIANNA	SOMERSET
STERN, LAVINTHAL	BAC HOME LOANS SERVICING, LP	F-1319-09	MACWILLIAMS	JANET	PASSAIC
STERN, LAVINTHAL	BAC HOME LOANS SERVICING, L.P. F/K/A COUNTRYWIDE HOME LOANS SERVICING, L.P.	F-049439-10	MADIA	STACIE	MONMOUTH
STERN, LAVINTHAL	BAC HOME LOANS SERVICING, L.P. F/K/A COUNTRYWIDE HOME LOANS SERVICING, L.P.	F-24375-09	MAJEKODUNMI	MONSURAT	ESSEX
STERN, LAVINTHAL	BAC HOME LOANS SERVICING, LP. F/K/A COUNTRYWIDE HOME LOANS SERVICING, LP.	F-001084-09	MALANGA	WILLIAM	MORRIS

PHELAN HALLINAN & DIAMOND,PC	BAC HOME LOANS SERVICING, L.P. FKA COUNTRYWIDE HOME LOANS SERVICING, L.P.	F-24426-10	MALLORY	JOHN	ATLANTIC
PHELAN HALLINAN & DIAMOND,PC	BANK OF AMERICA, N.A., AS SUCCESSOR BY MERGER TO BAC HOME LOANS SERVICING, LP.	F-56646-09	MANCINI	JOSEPH	HUDSON
PHELAN HALLINAN & DIAMOND,PC	BANK OF AMERICA, N.A., AS SUCCESSOR BY MERGER TO BAC HOME LOANS SERVICING, LP.	F-046917-10	MANRIQUE	OMAR	ESSEX
STERN, LAVINTHAL	BAC HOME LOANS SERVICING, LP FKA COUNTRYWIDE HOME LOANS SERVICING, LP	F000479-10	MARANGON	MAURO	MIDDLESEX
PHELAN HALLINAN & DIAMOND,PC	BANK OF AMERICA, N.A., AS SUCCESSOR BY MERGER TO BAC HOME LOANS SERVICING, LP.	F-59487-09	MARINO	CHRISTINE	OCEAN
STERN, LAVINTHAL	BAC HOME LOANS SERVICING, L.P. F/K/A COUNTRYWIDE HOME LOANS SERVICING, L.P.	F-042980-10	MARITA	SUSAN	SOMERSET
STERN, LAVINTHAL	BAC HOME LOANS SERVICING, L.P. f/k/a COUNTRYWIDE HOME LOANS SERVICING, L.P.	F-36225-09	MARKOWSKI	LORI	ESSEX
STERN, LAVINTHAL	BAC HOME LOANS SERVICING, L.P. F/K/A COUNTRYWIDE HOME LOANS SERVICING, L.P.	F-045052-10	MAROTTA	ERICA	SOMERSET
STERN, LAVINTHAL	BAC HOME LOANS SERVICING, LP FKA COUNTRYWIDE HOME LOANS SERVICING, LP	F-37658-09	MARQUES	ADAILTON	PASSAIC
STERN, LAVINTHAL	BAC HOME LOANS SERVICING, L.P.	F-17407-09	MARQUES	ANDRE	MONMOUTH
STERN, LAVINTHAL	BAC HOME LOANS SERVICING, L.P. F/K/A COUNTRYWIDE HOME LOANS SERVICING, L.P.	F-049155-10	MARTIN	MURIEL	BURLINGTON
STERN, LAVINTHAL	BAC HOME LOANS SERVICING, L.P. f/k/a COUNTRYWIDE HOME LOANS SERVICING, L.P.	F-64909-09	MARTIN	KAREN	ESSEX
STERN, LAVINTHAL	BAC HOME LOANS SERVICING, LP F/K/A COUNTRYWIDE HOME LOANS SERVICING, LP	F-56550-09	MARTINEZ	MAX	CAMDEN
PHELAN HALLINAN & DIAMOND,PC	BANK OF AMERICA, N.A., AS SUCCESSOR BY MERGER TO BAC HOME LOANS SERVICING, LP.	F-21797-10	MASLOV	ADRIANA	HUDSON
STERN, LAVINTHAL	BAC HOME LOANS SERVICING LP	F-7226-09	MAURICIO	ELADIO	HUDSON
PHELAN HALLINAN & DIAMOND,PC	BANK OF AMERICA, N.A., AS SUCCESSOR BY MERGER TO BAC HOME LOANS SERVICING, LP.	F-33808-09	MAZRAANI	MILAD	MIDDLESEX
STERN, LAVINTHAL	BAC HOME LOANS SERVICING, L.P. FKA COUNTRYWIDE HOME LOANS SERVICING, L.P.	F-042516-10	MCCALL	JAMES	UNION
STERN, LAVINTHAL	BAC HOME LOANS SERVICING, LP F/K/A COUNTRYWIDE HOME LOANS SERVICING, LP	F-59475-09	MCCOLLUM	SHAWN	PASSAIC
STERN, LAVINTHAL	BAC HOME LOANS SERVICING LP	F-7261-09	MCDONALD	ELIZABETH	OCEAN
PHELAN HALLINAN & DIAMOND,PC	BANK OF AMERICA, N.A., AS SUCCESSOR BY MERGER TO BAC HOME LOANS SERVICING, LP.	F-00687-10	MCENTEE	KATHLEEN	MONMOUTH
STERN, LAVINTHAL	BAC HOME LOANS SERVICING, L.P. f/k/a COUNTRYWIDE HOME LOANS SERVICING, L.P.	F-30956-10	MCHUGH	THOMAS	CAPE MAY

STERN, LAVINTHAL	BAC HOME LOANS SERVICING, L.P. F/K/A COUNTRYWIDE HOME LOANS SERVICING, L.P.	F-043106-10	MEDINA	ELBA	MIDDLESEX
STERN, LAVINTHAL	BAC HOME LOANS SERVICING, L.P. F/K/A COUNTRYWIDE HOME LOANS SERVICING, L.P.	F-043095-10	MELVIN	DONNA	ESSEX
STERN, LAVINTHAL	BAC HOME LOANS SERVICING, L.P. f/k/a COUNTRYWIDE HOME LOANS SERVICING, L.P.	F-24962-09	MENDEZ	ARLENE	UNION
STERN, LAVINTHAL	BAC HOME LOANS SERVICING, L.P. F/K/A COUNTRYWIDE HOME LOANS SERVICING, L.P.	F-047840-10	MENDOZA	JOSE	PASSAIC
STERN, LAVINTHAL	BAC HOME LOANS SERVICING, L.P. F/K/A COUNTRYWIDE HOME LOANS SERVICING, L.P.	F-043954-10	MERTENS	JOSEPH	MONMOUTH
STERN, LAVINTHAL	BAC HOME LOANS SERVICING LP F/K/A COUNTRYWIDE HOME LOANS SERVICING LP	F-37246-09	MICHALSKI	JERZY	SUSSEX
STERN, LAVINTHAL	BAC HOME LOANS SERVICING, LP	F-14825-09	MIEZEJESKI	THOMAS	WARREN
PHELAN HALLINAN & DIAMOND,PC	BANK OF AMERICA, N.A., AS SUCCESSOR BY MERGER TO BAC HOME LOANS SERVICING, LP.	F-01569-10	MIKHAIL	SAMIA	ATLANTIC
STERN, LAVINTHAL	BAC HOME LOANS SERVICING, L.P. FKA COUNTRYWIDE HOME LOANS SERVICING, L.P.	F-33361-09	MILUNOV	MIKICA	PASSAIC
STERN, LAVINTHAL	BAC HOME LOANS SERVICING, L.P. F/K/A COUNTRYWIDE HOME LOANS SERVICING, L.P.	F-048210-10	MIR	SAQIB	MERCER
STERN, LAVINTHAL	BAC HOME LOANS SERVICING, L.P. F/K/A COUNTRYWIDE HOME LOANS SERVICING, L.P.	F-042771-10	MIR	SAQIB	MERCER
STERN, LAVINTHAL	BAC HOME LOANS SERVICING LP	F-17416-09	MIRANDA	JOSE	HUDSON
STERN, LAVINTHAL	BAC HOME LOANS SERVICING, L.P. F/K/A COUNTRYWIDE HOME LOANS SERVICING, L.P.	F-051230-10	MOHMOUD	MOHMOUD	HUDSON
STERN, LAVINTHAL	BAC HOME LOANS SERVICING LP	F-14628-09	MOHR	JOSEPH	MORRIS
STERN, LAVINTHAL	BAC HOME LOANS SERVICING, LP FKA COUNTRYWIDE HOME LOANS SERVICING LP	F-26873-09	MOON	HYUNG	BERGEN
STERN, LAVINTHAL	COUNTRYWIDE HOME LOANS, INC.	F-19461-07	MOORE	TIMOTHY	OCEAN
STERN, LAVINTHAL	BAC HOME LOANS SERVICING, L.P. F/K/A COUNTRYWIDE HOME LOANS SERVICING, L.P.	F-045251-10	MOORE	NICOLE	MIDDLESEX
PHELAN HALLINAN & DIAMOND,PC	BANK OF AMERICA, N.A., AS SUCCESSOR BY MERGER TO BAC HOME LOANS SERVICING, LP.	F-31473-10	MOORE	MICHAEL	CUMBERLAND
STERN, LAVINTHAL	BAC HOME LOANS SERVICING, LP FKA COUNTRYWIDE HOME LOANS SERVICING LP	F-27179-09	MOORE	MICHAEL	CUMBERLAND
STERN, LAVINTHAL	BAC HOME LOANS SERVICING, L.P. F/K/A COUNTRYWIDE HOME LOANS SERVICING, L.P.	F-049631-10	MOORE	SCOTT	WARREN
STERN, LAVINTHAL	BAC HOME LOANS SERVICING, L.P. f/k/a COUNTRYWIDE HOME LOANS SERVICING, L.P.	F-05665-10	MORALES	OSCAR	BERGEN
STERN, LAVINTHAL	BAC HOME LOANS SERVICING, L.P. F/K/A COUNTRYWIDE HOME LOANS SERVICING, L.P.	F-048165-10	MOSQUERA	ANIBAL	MIDDLESEX

STERN, LAVINTHAL	BAC HOME LOANS SERVICING, L.P. f/k/a COUNTRYWIDE HOME LOANS SERVICING, L.P.	F-26083-09	MOTA	ROSENDO	BERGEN
STERN, LAVINTHAL	BAC HOME LOANS SERVICING, L.P.	F-9156-09	MOTARD	GREGORY	MIDDLESEX
PHELAN HALLINAN & DIAMOND,PC	BAC HOME LOANS SERVICING, L.P. FKA COUNTRYWIDE HOME LOANS SERVICING, L. P.	F-060095-10	MOZUMDAR	ANIMESH	SOMERSET
PHELAN HALLINAN & DIAMOND,PC	BANK OF AMERICA, N.A., AS SUCCESSOR BY MERGER TO BAC HOME LOANS SERVICING, LP.	F-26932-09	MUDRY	RANDALL	OCEAN
STERN, LAVINTHAL	BAC HOME LOANS SERVICING, LP FKA COUNTRYWIDE HOME LOANS SERVICING, LP	F-44661-09	MUNIZ	MARILYN	ATLANTIC
STERN, LAVINTHAL	BAC HOME LOANS SERVICING, L.P. F/K/A COUNTRYWIDE HOME LOANS SERVICING, L.P.	F-046554-10	MURILLO	RODRIGO	PASSAIC
STERN, LAVINTHAL	BAC HOME LOANS SERVICING, L.P. f/k/a COUNTRYWIDE HOME LOANS SERVICING, L.P.	F-37521-09	MURPHY	JEFFREY	HUDSON
PHELAN HALLINAN & DIAMOND,PC	BAC HOME LOANS SERVICING, LP FKA COUNTRYWIDE HOME LOANS SERVICING, LP	F-037554-10	NARANJO	BYRON	UNION
ZUCKER, GOLDBERG & ACKERMAN LLC	Bank of America, N.A.	F-15720-09	NEALL	JACKSON	ATLANTIC
STERN, LAVINTHAL	BAC HOME LOANS SERVICING, L.P. f/k/a COUNTRYWIDE HOME LOANS SERVICING, L.P.	F-59740-09	NEWMILLER	ROBERT	ATLANTIC
STERN, LAVINTHAL	BAC HOME LOANS SERVICING, L.P. f/k/a COUNTRYWIDE HOME LOANS SERVICING, L.P.	F-28322-09	NICHOLS	JOHN	CAMDEN
STERN, LAVINTHAL	BAC HOME LOANS SERVICING, LP	F-11710-09	NICHOLS	MATTHEW	CUMBERLAND
PHELAN HALLINAN & DIAMOND,PC	BAC HOME LOANS SERVICING, L.P. FKA COUNTRYWIDE HOME LOANS SERVICING, L.P.	F-31398-10	NISSEN	JOSEPH	BURLINGTON
STERN, LAVINTHAL	BAC HOME LOANS SERVICING, L.P. FKA COUNTRYWIDE HOME LOANS SERVICING, L.P.	F-047532-10	NORDT	DIANE	OCEAN
PHELAN HALLINAN & DIAMOND,PC	BANK OF AMERICA, N.A., AS SUCCESSOR BY MERGER TO BAC HOME LOANS SERVICING, LP.	F-036035-10	NORTON	TIMOTHY	MONMOUTH
STERN, LAVINTHAL	BAC HOME LOANS SERVICING, L.P. F/K/A COUNTRYWIDE HOME LOANS SERVICING, L.P.	F-049067-10	NOWAK	JOHN	MIDDLESEX
PHELAN HALLINAN & DIAMOND,PC	BAC HOME LOANS SERVICING, L.P. FKA COUNTRYWIDE HOME LOANS SERVICING, L.P.	F-055734-10	NUESI	MIGUEL	PASSAIC
STERN, LAVINTHAL	BAC HOME LOANS SERVICING, LP F/K/A COUNTRYWIDE HOME LOANS SERVICING, LP	F-20963-10	OBUCHOWSKI	JOHN	BURLINGTON
PHELAN HALLINAN & DIAMOND,PC	BAC HOME LOANS SERVICING, L.P. FKA COUNTRYWIDE HOME LOANS SERVICING, L.P.	F-042812-10	O'CONNOR	DONNA	GLOUCESTER
STERN, LAVINTHAL	BAC HOME LOANS SERVICING, LP FKA COUNTRYWIDE HOME LOANS SERVICING, LP	F-33787-10	O'DONNELL	JAMES	BURLINGTON
STERN, LAVINTHAL	BAC HOME LOANS SERVICING, L.P. FKA COUNTRYWIDE HOME LOANS SERVICING, L.P.	F-62315-09	OH	MIN	ATLANTIC

STERN, LAVINTHAL	BAC HOME LOANS SERVICING, LP FKA COUNTRYWIDE HOME LOANS SERVICING, LP	F-32957-10	OPALINSKI	BARTOSZ	SUSSEX
STERN, LAVINTHAL	BAC HOME LOANS SERVICING, L.P. F/K/A COUNTRYWIDE HOME LOANS SERVICING, L.P.	F-048405-10	ORANTES	MAINOR	UNION
STERN, LAVINTHAL	BAC HOME LOANS SERVICING, LP. F/K/A COUNTRYWIDE HOME LOANS SERVICING, LP.	F-2098-09	ORTEGON	JACQUELINE	MORRIS
STERN, LAVINTHAL	BAC HOME LOANS SERVICING, L.P. FKA COUNTRYWIDE HOME LOANS SERVICING, L.P.	F-33800-10	ORTIZ	RICHARD	HUDSON
STERN, LAVINTHAL	BAC HOME LOANS SERVICING, L.P. FKA COUNTRYWIDE HOME LOANS SERVICING, L.P.	F-047998-10	ORTIZ	NORMAN	BERGEN
PHELAN HALLINAN & DIAMOND,PC	BANK OF AMERICA, N.A.	F-55255-09	ORTIZ	RAYMOND	UNION
POWERS KIRN, LLC	BAC Home Loans Servicing, L.P.	F-15663-10	OSMANOSKI	DZEMAIL	PASSAIC
PHELAN HALLINAN & DIAMOND,PC	BANK OF AMERICA, N.A., AS SUCCESSOR BY MERGER TO BAC HOME LOANS SERVICING, LP.	F-045786-10	OWENS RODGERS	SHELLY	ESSEX
STERN, LAVINTHAL	BAC HOME LOANS SERVICING, L.P. F/K/A COUNTRYWIDE HOME LOANS SERVICING, L.P.	F-32127-09	PABLO	FLORA	BERGEN
STERN, LAVINTHAL	BAC HOME LOANS SERVICING, L.P. FKA COUNTRYWIDE HOME LOANS SERVICING, L.P.	F-28461-09	PALAU	JOSE	CAMDEN
PHELAN HALLINAN & DIAMOND,PC	BANK OF AMERICA, N.A., AS SUCCESSOR BY MERGER TO BAC HOME LOANS SERVICING, LP.	F-042758-10	PALMIERI	DEANNA	OCEAN
PHELAN HALLINAN & DIAMOND,PC	BANK OF AMERICA, N.A., AS SUCCESSOR BY MERGER TO BAC HOME LOANS SERVICING, LP.	F-041215-10	PAOLELLA	MARY	HUNTERDON
PHELAN HALLINAN & DIAMOND,PC	BANK OF AMERICA N.A.	F-037387-10	PARADOWSKI	DANIELLE	MONMOUTH
STERN, LAVINTHAL	BAC HOME LOANS SERVICING, L.P. F/K/A COUNTRYWIDE HOME LOANS SERVICING, L.P.	F-35426-09	PARIS	DULCE	PASSAIC
STERN, LAVINTHAL	BAC HOME LOANS SERVICING LP	F-11754-09	PASSERO	DELILAH	GLOUCESTER
PHELAN HALLINAN & DIAMOND,PC	BANK OF AMERICA, N.A., AS SUCCESSOR BY MERGER TO BAC HOME LOANS SERVICING, LP.	F-052570-10	PATEL	ANJANA	GLOUCESTER
PHELAN HALLINAN & DIAMOND,PC	BANK OF AMERICA, N.A., AS SUCCESSOR BY MERGER TO BAC HOME LOANS SERVICING, LP.	F-036960-10	PATEL	VIPINCHANDRA	ATLANTIC
STERN, LAVINTHAL	BAC HOME LOANS SERVICING, L.P. FKA COUNTRYWIDE HOME LOANS SERVICING, L.P.	F-28714-09	PAUL	SAINTANNA	MERCER
STERN, LAVINTHAL	BAC HOME LOANS SERVICING, L.P. FKA COUNTRYWIDE HOME LOANS SERVICING, L.P.	F-048509-10	PEARSON	APRIL	MONMOUTH
STERN, LAVINTHAL	BAC HOME LOANS SERVICING, L.P. f/k/a COUNTRYWIDE HOME LOANS SERVICING, L.P.	F-35399-09	PEDREIRA	IRENE	ESSEX
STERN, LAVINTHAL	BAC HOME LOANS SERVICING, LP FKA COUNTRYWIDE HOME LOANS SERVICING, LP	F-046112-10	PEREIRA	HERMINIO	MIDDLESEX

PHELAN HALLINAN & DIAMOND,PC	BANK OF AMERICA, N.A., AS SUCCESSOR BY MERGER TO BAC HOME LOANS SERVICING, LP.	F-041778-10	PEREYRA	ANDRES	MORRIS
STERN, LAVINTHAL	BAC HOME LOANS SERVICING, L.P. F/K/A COUNTRYWIDE HOME LOANS SERVICING, L.P.	F-051265-10	PERINO	LUCIA	BERGEN
STERN, LAVINTHAL	BAC HOME LOANS SERVICING, LP FKA COUNTRYWIDE HOME LOANS SERVICING, LP	F-44669-09	PERSAUD	NELLY	HUDSON
STERN, LAVINTHAL	BAC HOME LOANS SERVICING LP	F-7857-09	PETRELLA	ESTATE OF PAUL	MERCER
PHELAN HALLINAN & DIAMOND,PC	BANK OF AMERICA, N.A., AS SUCCESSOR BY MERGER TO BAC HOME LOANS SERVICING, LP.	F-31453-10	PETULLA	LISA	CAMDEN
PHELAN HALLINAN & DIAMOND,PC	BANK OF AMERICA, N.A., AS SUCCESSOR BY MERGER TO BAC HOME LOANS SERVICING, LP.	F-34126-10	PIERRE	PARNELLE	UNION
STERN, LAVINTHAL	BAC HOME LOANS SERVICING, L.P. FKA COUNTRYWIDE HOME LOANS SERVICING, L.P.	F-046135-10	PINGHLIA	JASWINDER	MIDDLESEX
STERN, LAVINTHAL	BAC HOME LOANS SERVICING, LP F/K/A COUNTRYWIDE HOME LOANS SERVICING, L.P.	F-049617-10	PLACENCIA	AMADO	UNION
STERN, LAVINTHAL	BANK OF AMERICA, N.A., SUCCESSOR BY MERGER TO BAC HOME LOANS SERVICING, LP FKA COUNTRYWIDE HOME LOANS SERVICING LP	F-37810-09	PLAZA	MIGUEL	BERGEN
STERN, LAVINTHAL	BAC HOME LOANS SERVICING, L.P. FKA COUNTRYWIDE HOME LOANS SERVICING, L.P.	F-11949-10	POLISKI	PATRICK	SALEM
STERN, LAVINTHAL	BAC HOME LOANS SERVICING, L.P. F/K/A COUNTRYWIDE HOME LOANS SERVICING, L.P.	F-044854-10	PONS	MAYRA	BERGEN
STERN, LAVINTHAL	BAC HOME LOANS SERVICING L.P. F/K/A COUNTRYWIDE HOME LOANS SERVICING L.P.	F-043241-10	PORTELLI	ANTOINETTE	PASSAIC
STERN, LAVINTHAL	BAC HOME LOANS SERVICING, L.P. F/K/A COUNTRYWIDE HOME LOANS SERVICING, L.P.	F-046722-10	POST	WILLIAM	OCEAN
STERN, LAVINTHAL	BAC HOME LOANS SERVICING, LP F/K/A COUNTRYWIDE HOME LOANS SERVICING, LP	F-01493-10	POULSON	WILLIAM	CAMDEN
STERN, LAVINTHAL	BAC HOME LOANS SERVICING, L.P. F/K/A COUNTRYWIDE HOME LOANS SERVICING, L.P.	F-044399-10	PRESTON	CELESTE	HUNTERDON
STERN, LAVINTHAL	BAC HOME LOANS SERVICING, L.P. FKA COUNTRYWIDE HOME LOANS SERVICING, L.P.	F-16354-09	PRICE	DEBORAH	PASSAIC
STERN, LAVINTHAL	BAC HOME LOANS SERVICING, L.P.	F-16143-09	PRINCE	ROBERT	OCEAN
STERN, LAVINTHAL	BAC HOME LOANS SERVICING, LP FKA COUNTRYWIDE HOME LOANS SERVICING, LP	F-43621-09	PULASKI	MICHAEL	MERCER
STERN, LAVINTHAL	BAC HOME LOANS SERVICING, LP F/K/A COUNTRYWIDE HOME LOANS SERVICING LP	F-46154-09	PULASKI	MICHAEL	MERCER
PHELAN HALLINAN & DIAMOND,PC	BAC HOME LOANS SERVICING, L.P. FKA COUNTRYWIDE HOME LOANS SERVICING, L.P.	F-24914-10	QUARLES	ALICIA	CAMDEN

PHELAN HALLINAN & DIAMOND,PC	BANK OF AMERICA, N.A., AS SUCCESSOR BY MERGER TO BAC HOME LOANS SERVICING, LP.	F-46911-09	QURESHI	SHAHZAD	HUDSON
PHELAN HALLINAN & DIAMOND,PC	BANK OF AMERICA, N.A., AS SUCCESSOR BY MERGER TO BAC HOME LOANS SERVICING, LP.	F-62624-09	RAI	YOGESH	MERCER
STERN, LAVINTHAL	BAC HOME LOANS SERVICING, L.P.	F-18572-09	RAJAH	FLORENCE	MORRIS
STERN, LAVINTHAL	BAC HOME LOANS SERVICING, L.P. F/K/A COUNTRYWIDE HOME LOANS SERVICING, L.P.	F-711-07	RAMIREZ	ESTATE OF RAMONA	PASSAIC
STERN, LAVINTHAL	BAC HOME LOANS SERVICING, LP	F-43200-09	RAMIREZ	JOHN	ESSEX
STERN, LAVINTHAL	BAC HOME LOANS SERVICING, L.P. F/K/A COUNTRYWIDE HOME LOANS SERVICING, L.P.	F-043158-10	RAMIREZ	MARTIN	PASSAIC
PHELAN HALLINAN & DIAMOND,PC	BANK OF AMERICA, N.A., AS SUCCESSOR BY MERGER TO BAC HOME LOANS SERVICING, LP.	F-26247-09	RAMJIAWAN	RAMESH	MIDDLESEX
PHELAN HALLINAN & DIAMOND,PC	BAC HOME LOANS SERVICING, LP FKA COUNTRYWIDE HOME LOANS SERVICING LP	F-34049-10	RAYMOND	JAY	SOMERSET