

Filed Sep 05, 2013
Paul Innes, P.J.Ch

ZUCKER, GOLDBERG & ACKERMAN, LLC
200 Sheffield Street, Suite 101
P.O. Box 1024
Mountainside, New Jersey 07092-0024
(908) 233-8500
Attorneys for PNC Mortgage, a division of PNC Bank, N.A.

IN RE NOTICES OF INTENTION TO
FORECLOSE SERVED BY PNC
MORTGAGE, A DIVISION OF PNC
BANK, N.A.

F-030900-13
SUPERIOR COURT OF NEW JERSEY
MERCER COUNTY
CHANCERY DIVISION

Civil Action

Docket No: F-

ORDER TO SHOW CAUSE TO PROCEED
SUMMARILY PURSUANT TO R. 4:67-2

THIS MATTER being brought before the court by the law firm of Zucker, Goldberg & Ackerman, L.L.C., attorneys for Petitioner, PNC Mortgage, a Division of PNC Bank, N.A., seeking relief by way of summary action as set forth in Chief Justice Stuart Rabner's April 4, 2012 Order and based upon the facts set forth in the Verified Complaint filed herewith; and the Court having determined that this matter may be commenced by Order to Show Cause as a summary proceeding pursuant to R. 4:67-2 and for good cause shown;

IT IS on this 5th day of September, 2013,

ORDERED that the parties in interest listed in Exhibits A through U of the Verified Complaint appear and show cause on the 12th day of December, 2013 before the Hon. Paul Innes, P.J.Ch., Mercer County Civil Courts Building, 175 South Broad Street, Trenton, NJ 08650-0068 at 10:00 o'clock, why judgment should not be entered as follows:

- A. Allowing PNC Mortgage, a Division of PNC Bank, N.A. to send new Notices of Intention to Foreclose, giving the borrower(s) at least thirty days from the date the letter is mailed to cure the default on the mortgage without having to pay legal fees or costs; and
- B. Granting such other relief as the court deems equitable and just.

IT IS FURTHER ORDERED that:

1. Petitioner shall serve a copy of this Order to Show Cause and Verified Complaint (without exhibits) upon all individuals obligated on the Note secured by a Mortgage on residential property that is the borrower's, or their immediate family's, principle residence. Service shall be effectuated by certified mail return receipt requested and regular mail to the property address and the last known address (if different) in Petitioner's records.

2. A copy of this Order to Show Cause and Verified Complaint shall be posted on the Judiciary Web Page at <http://www.judiciary.state.nj.us>.
3. A true copy of this Order to Show Cause, Verified Complaint, and Certification of Anita Holbrook, shall be served upon the parties in interest listed in Exhibits A through U to the Verified Complaint, by certified mail, return receipt requested (or by registered mail, return receipt requested with respect to any party in interest who resides outside the United States) and regular mail.
4. Along with this Order to Show Cause, Petitioner may serve the corrective Notice of Intention to Foreclose allowing the borrower at least thirty days to cure the default on the subject mortgage without having to pay attorneys fees or costs, in a form as set forth in Exhibit "1" of the Certification of Anita Holbrook. Petitioner shall also serve a Cover Letter in the form set forth in Exhibit "T" of the Certification of Brian C. Nicholas, Esq.

- a. For any borrower in an active Bankruptcy case where the provisions of the automatic stay are still in place, Petitioner may serve a copy of this Order to Show Cause and Verified Complaint but may choose to delay serving a corrective Notice of Intention to Foreclose until such time that the stay is vacated,

if it believes that doing so will violate the automatic stay.

- b. If the Court grants final relief on the return date of this Order to Show Cause and Petitioner has not already sent a corrective Notice of Intention to Foreclose, Petitioner shall serve the corrective Notice of Intention to Foreclose once the provisions of the automatic stay in the bankruptcy case are no longer in place. In the alternative, Petitioner may apply to the United States Bankruptcy Court for relief from the provisions of the automatic stay to effectuate service of the corrective Notice of Intention to Foreclosure pursuant to this Order.
- c. In the event that Petitioner does not serve a corrective Notice of Intention to Foreclose with this Order to Show Cause, Petitioner may not proceed with a foreclosure action until such Notice of Intention is served as authorized by this Court's Order.
- d. If Petitioner believes that service of this application will be a violation of the provisions of the automatic stay, once the stay is vacated, Petitioner may file a motion with the Chancery Judge in the vicinage where there property lies requesting permission to send a new NOI. Petitioner shall not

be required to file a new Order to Show Cause for cases currently in bankruptcy.

5. Petitioner shall publish the legal notice of this action as set forth in Exhibit "S" to the Certification of Brian C. Nicholas, Esq. on at least two days prior to October 10, 2013 in the following newspapers:

- a. Star Ledger
- b. Bergen Record
- c. The Press of Atlantic City
- d. The Gloucester County Time

6. The Court will only entertain objections to the process outlined in the Supreme Court's April 4, 2012 Order. Any party in interest who wishes to object to the process shall file the objection under the docket number for this Order to Show Cause, **in writing**, with the:

Clerk of the Superior Court, Foreclosure
Processing Services
Attn: Objection to Notice of Intention to
Foreclose
25 Market Street
P.O. Box 971
Trenton, New Jersey 08625-0971

A copy of the objection to the Order to Show Cause must also be sent to:

Hon. Paul Innes, P.J.Ch
Mercer County Civil Courts Building
175 South Broad Street
Trenton, NJ 08650-0068

A copy of the objection to the Order to Show cause must also be served upon the attorney for the Petitioner at:

Brian C. Nicholas, Esq.
Zucker, Goldberg & Ackerman, L.L.C.
200 Sheffield Ave, Suite 101

Objections to this Order to Show Cause must state with specificity the basis for the objection and must be filed no later than November 7, 2013.

7. If a timely objection is not filed, the matter may proceed to judgment in accordance with the Rules of Court.
8. Any objection in regard to a specific corrected NOI in a specific foreclosure case must be filed in writing **under the docket number of the individual foreclosure action, NOT this Order to Show Cause.** Any objection must state the basis for the objection with specificity and be filed and served as set forth in Paragraph 6 above. Objections to a specific NOI will be referred to the Chancery Judge in the vicinage in which the property lies for resolution.
9. Parties in interest are hereby advised that a telephone call to the Petitioner, to the Petitioner's attorney, to the Superior Court Clerk's Office, or to the Court, will not protect your rights; you must file and serve your written objection as outlined in this Order
10. If you cannot afford an attorney, you may call the Legal Services office in the county in which you live. If you do not have an attorney or are not eligible for free legal assistance through the Legal Services office (or such office does not provide services for this particular type

of proceeding), you may obtain a referral to an attorney by calling one of the Lawyer Referral Services.

11. If no party in interest timely files and serves an objection to this Order to Show Cause as provided for above, the application may be decided by the Court on the date this matter is scheduled to be heard, provided that the Petitioner has filed a proof of service and a proposed form of judgment as required by this Order to Show Cause.
12. If written objection to this Order to Show Cause is filed, the Petitioner's written reply shall be filed and served by **November 21**, 2013. A copy of the reply, if any, shall be served upon the Clerk of Superior Court, with a courtesy copy directly to the Hon. Paul Innes, P.J.Ch. Petitioner is only required to serve its response upon any party or parties who have filed written objections to this Order to Show Cause.
13. Petitioner shall submit to the Court an original and two copies of a proposed form of judgment addressing the relief sought on the date this matter is scheduled to be heard no later than 10 days before the date this matter is scheduled to be heard.
14. The Petitioner shall file proof of service of the Verified Complaint, this Order to Show Cause and all supporting documents with the Clerk of Superior Court no later than nine (9) days before the return date of this matter.

15. If not already done, Petitioner shall provide the Clerk of Superior Court with a spreadsheet of the individual foreclosure cases included in this Order to Show Cause. The Clerk of the Court shall notate the Courts records to ensure that none of the cases listed on the spreadsheet are sent a notice of dismissal for lack of prosecution.
16. The court will entertain argument, but not testimony, on the return date of the order to show cause, unless the court advised to the contrary no later than 10 days before the return date.



Hon. Paul Innes, P.J.Ch.