

PLUESE, BECKER & SALTZMAN, LLC
Attorneys At Law
20000 Horizon Way, Suite 900
Mount Laurel, NJ 08054-4318
(856) 813-1700
Attorneys for Plaintiff

IN RE NOTICES OF INTENTION TO
FORECLOSE SENT BY SETERUS, INC.

SUPERIOR COURT OF NEW JERSEY
CHANCERY DIVISION
MERCER COUNTY

CIVIL ACTION

VERIFIED COMPLAINT
E-020651-13

Plaintiff, Seterus, Inc., (the “Servicer” or “Seterus” as applicable), by and through counsel, Pluese, Becker & Saltzman, LLC, Rob Saltzman, Esquire, appearing, 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”), respectfully states as follows:

1. Seterus services mortgage loans encumbering residential properties (the “Mortgaged Properties”) in New Jersey.

2. When Seterus is the Servicer of a loan (a “Loan”), it undertakes payment collection/application, loss mitigation (modifications, short sales, deeds in lieu of foreclosure or other consensual resolutions) and collection efforts, including institution and prosecution, via local counsel, of foreclosure actions (the “Foreclosures”) pending in the Superior Court of New Jersey. As the entity collecting and processing payments on behalf of the Owner of the loan, the Plaintiff in the Foreclosures, the Servicer has the information regarding to the payments received and

applied, escrow deposits/disbursements, amounts due, whether a loan is in default and, if so, the constituent components of such delinquency. The information (the "Loan Records") is maintained in the Servicer's systems in the regular course of their business. The Plaintiff is not likely to have possession of the relevant servicing information, as was recognized by the Supreme Court in June 2011 revisions to Court Rules 4:64-1 and 4:64-2. The Servicer makes this application to the Court pursuant to their authority as the Servicing Agent of the Owner/Plaintiff in pending Foreclosures.

3. Among the duties of a Servicer, and specifically the Servicer herein, when a residential mortgage encumbering a New Jersey property becomes in default is to prepare and serve the Notice of Intent to Foreclose (the "NOI") as required by the Fair Foreclosure Act of 1995 (the "FFA"), N.J.S.A. 2A:50-56, et seq. The NOI is prepared based on the Servicer's Loan Records and includes, among other information, the amount due or other performance that is required to cure the delinquency/default and reinstate the Loan, and the date by which such cure and reinstatement must occur.

4. The Plaintiff and their Servicer herein have identified a number of Foreclosures wherein the NOI was substantially, but not strictly, compliant with the Fair Foreclosure Act. Attached hereto is a list (the "Remediated NOI List") of Foreclosures in which the Plaintiff and their Servicer respectfully request remediation in the form of leave to serve remediated NOIs (the "Remediated NOIs") upon the Residential Mortgage Debtor(s) who are defendants in the Foreclosures. See Exhibit "A," Remediated NOI List.

5. On February 27, 2012, the New Jersey Supreme Court published their Opinion in Guillaume holding that a Court adjudicating a foreclosure action in which the NOI was not strictly compliant with the notice provisions of the Fair Foreclosure Act has the discretion to determine the appropriate remedy, including allowing remediation of a noncompliant NOI by granting leave to serve a Remediated NOI.

6. Following its decision in Guillaume, the New Jersey Supreme 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 such as this (the “OTSC”) as to why Plaintiffs in any uncontested residential mortgage foreclosure actions filed on or before April 27, 2012 and in which Final Judgment has not been entered, who caused NOIs to be served that are not strictly compliant with the NOI provisions of the Fair Foreclosure Act, should not be allowed to serve Remediated NOIs on defendants/mortgagors and/or parties obligated on the debt (the “Foreclosure Defendants”) as provided for by the Loan documents and defined by the Fair Foreclosure Act..

7. The April 4th Order further provides that any Remediated NOI must be accompanied by a letter to the Foreclosure Defendants (the “Explanatory Letter”) containing the reasons why the Remediated NOI is being served, the procedure to follow in the event a Foreclosure Defendant wishes to object to the relief requested via this OTSC or a particular Remediated NOI, the name of a person to contact with any questions, and that the receipt of the Remediated NOI allows Foreclosure Defendants 30 days in which to object or to cure the default.

8. The Servicer herein reviewed their pending Foreclosures with local counsel to identify those Foreclosures in which a Remediated NOI is appropriate because the Lender and/or the Lender's address were not included in the previously served NOIs, or such NOIs were otherwise not strictly compliant with the Fair Foreclosure Act as recently interpreted. The Remediated NOI List describes the Foreclosures and indicates whether prosecution thereof is enjoined by operation of the Automatic Stay in any bankruptcy proceedings and other available information.

9. Specifically, the Remediated NOI List includes the following:

- a. Foreclosures that were initiated on or before February 27, 2012 and which Seterus is servicing the Loans,
- b. in which Final Judgment has not been entered, and
- c. regarding which leave is sought to serve a Remediated NOI.

10. The Remediated NOI List contains information required by the Court, i.e., (1) the abbreviated Caption of the Foreclosure, (2) the Foreclosure Docket Number, (3) the Vicinage, and (4) the nature of deviation from strict compliance, as well as other available and potentially relevant information. Although Seterus is not the Plaintiff in the Foreclosures, it is the Servicer of each subject Loan, maintains the Loan Records for each such Loan, and is responsible for mailing the Remediated NOI pursuant to the relevant contracts with the Plaintiff.

11. Pursuant to the April 4th Order, attached as Exhibit "B" to the Verified Complaint

is the proposed form the Explanatory Letter (the “Explanatory Letter Template”) that Seterus intends to send to each Foreclosure Defendant. As instructed by the Supreme Court in the April 4th Order, the proposed form of Explanatory Letter contains the following explanations:

- a. the reason why the Remediated NOI is being served,
- b. the procedure to follow in the event a Foreclosure Defendant wishes to object to the relief requested via this OTSC and/or a particular Remediated NOI;
- c. the individual(s) a Foreclosure Defendant should contact with any questions;
- d. that the Foreclosure Defendant has the right to object to the Remediated NOI as well as the right to cure the default within 30 days of the date of the Remediated NOI;
- e. that the Remediated NOIs will exclude attorneys' fees and costs incurred in the pending Foreclosures from the calculation of the amount due to cure the default.

12. Attached as Exhibit "C" to the Verified Complaint is the proposed form of Remediated NOI (the “Remediated NOI Template”) that Seterus will send to each of the Foreclosure Defendants identified on the Remediated NOI List. Each Foreclosure Defendant will be served with a Remediated NOI in the form of the Remediated NOI Template that includes, *inter alia*, the information specific to their mortgage Loan derived from the Loan Records, their default, the Lender/Holder’s name and address and the amount due or other performance required to reinstate, as provided for in the Order To Show Cause, without attorneys’ fees or costs incurred in the pending Foreclosures.

13. To promote economy, avoid waste, and to afford Foreclosure Defendants the earliest opportunity to cure their defaults by providing the amount due before more monthly payments and other charges accrue, Seterus will send to each of the Foreclosure Defendants identified on the Remediated NOI List a complete package (the "OTSC Package") consisting of this Verified Complaint, a conformed copy of this OTSC if/when entered, supporting Certification and Letter Memorandum, Explanatory Letter in the form of the Explanatory Letter Template and Remediated NOI in the form of the Remediated NOI Template and containing substantive information pertaining to the subject Loan in each Foreclosure. See Exhibit "D," sample OTSC Package.

14. Service of the Verified Complaint, OTSC, Explanatory Letter and Remediated NOI as a complete OTSC Package may be inconsistent with certain provisions contained in the Explanatory Letter, created by the Court before conception of the "single mailing" procedure (the "Single Mailing Procedure") authorized by the Court in In re Notices of Intention to Foreclose Served by MidFirst Bank, Docket No. F-12399-12. To the extent that such an inconsistency exists in this regard only, Seterus requests that the provisions of the pleadings herein shall be deemed to amend and supersede the Explanatory Letter.

15. Seterus respectfully submits that the foregoing procedure accomplishes the salutary purposes of applicable authorities while avoiding the expense and delay of a duplicate mailing to all Foreclosure Defendants if/when a Final Order is entered herein. In the alternative, if the Court is not inclined to the foregoing, then Seterus requests leave to send the OTSC Package and/or

Remediated NOI as otherwise directed by the Court.

16. As described more fully in the Order To Show Cause herein, Seterus respectfully requests the following relief in all Counts:

a. That this Court schedule a Hearing (the "Hearing") in 60-90 days to consider the relief requested hereby and any Objections tendered in compliance with the terms of the Order To Show Cause; and

b. That this Court determine and find that NOIs in the form of the Remediated NOI Template that contain accurate substantive information regarding the subject Loan from the subject Loan Records are fully compliant with the Fair Foreclosure Act; and

c. That Seterus may send to each Foreclosure Defendant an OTSC Package consisting of this Verified Complaint, supporting Certification and Letter Memorandum, conformed copy of the Order To Show Cause, Explanatory Letter (as amended/superseded by the Pleadings herein) and Remediated NOI without attorneys' fees or costs incurred in the Foreclosure; and

d. That the Final Order/Judgment entered herein need be served only upon any Parties who appeared and any Foreclosure Defendant to whom was not previously sent a Remediated NOI by the Hearing date; and

e. Requiring that Seterus mail an OTSC Package or Remediated NOI only to those Foreclosure Defendants to whom an OTSC Package was not mailed by the date of entry of the Final Order/Judgment herein; and

f. Allowing Seterus to refrain from sending an OTSC Package to Foreclosure Defendants in Foreclosures subject to the Automatic Stay in any bankruptcy proceedings and

authorizing Seterus to remediate NOIs in such Foreclosures by sending an OTSC Package at such time when the Automatic Stay no longer enjoins such action; and

g. Such other or further relief the Courts deems equitable and just.

COUNT I: FEDERAL NATIONAL MORTGAGE ASSOCIATION

17. Plaintiff hereby incorporates by reference paragraphs 1 through 16 as if set forth herein.

18. Seterus is servicing nine hundred and sixty-three (963) Loans that are the subject of Foreclosures predicated upon NOIs that were not strictly statutorily compliant for the reason(s) described in the Remediated NOI List.

19. Attached as Exhibit "A" is the Remediated NOI List of uncontested residential foreclosure actions including the nine hundred and sixty-three (963) wherein Federal National Mortgage Association is the Plaintiff.

20. Seterus requests relief from this Court to issue an Order To Show Cause consistent with the Supreme Court's April 4, 2012 Order.

WHEREFORE, Seterus respectfully requests Judgment:

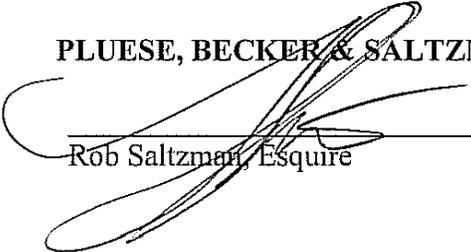
- (a) Deeming the NOIs in the form of the Remediated NOI Template that contain accurate information derived from the Loan Records compliant with the requirements of the Fair Foreclosure Act;
- (b) Approving the Servicer's having sent an OTSC Package to the Foreclosure Defendants

at the Mortgaged Property or last known address, if different, consisting of the OTSC herein, supporting Certification and Letter Memorandum, Explanatory Letter and Remediated Notice of Intention to Foreclose, in the form of the Remediated NOI Template and containing accurate information regarding the Loan derived from the Loan Records including the amount presently required to reinstate the Mortgage without attorneys' fees or costs incurred in the pending Foreclosure, in the Foreclosures identified in the Remediated NOI List wherein Seterus is the Plaintiff;

- (c) Deeming the Explanatory Letter amended and superseded by the Pleadings herein to the extent of any inconsistency between the Explanatory Letter and the Single Mailing Procedure described herein;
- (d) Requiring that Seterus mail the Final Order/Judgment herein only to those Parties who appeared in these proceedings pursuant to the procedure specified by the Court in the OTSC;
- (e) Requiring that Seterus mail an OTSC Package after entry of the Final Order/ Judgment only to those Foreclosure Defendants to whom an OTSC Package was not mailed by the date of entry of the Final Order/Judgment herein;
- (f) Allowing Seterus to refrain from sending an OTSC Package to Foreclosure Defendants in Foreclosures subject to the Automatic Stay in any bankruptcy proceedings and authorizing Seterus to remediate NOIs in such Foreclosures by sending an OTSC Package at such time when the Automatic Stay no longer enjoins such action; and
- (g) Such other or further relief the Courts deems equitable and just.

WHEREFORE, Seterus respectfully requests that this Court enter an Order permitting Seterus to concurrently serve the Verified Complaint, Order to Show Cause, supporting Certification and Letter Memorandum, Explanatory Letter and Remediated NOI upon all Foreclosure Defendants indentified in the annexed Remediated NOI List. Seterus requests that any Foreclosure may proceed if it is demonstrated that the default was not cured within 35 days from the date of such Remediated NOI, and for such other and further relief as this Court deems just and equitable.

PLUESE, BECKER & SALTZMAN, LLC

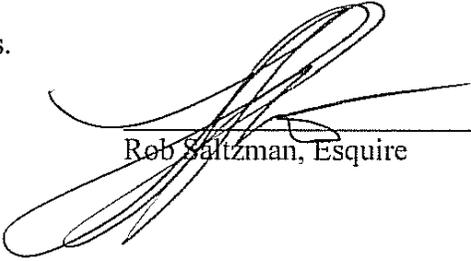


Rob Saltzman, Esquire

Dated: 6/14/13

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 Remediated NOI List attached hereto and any pending, separate actions initiated outside of the uncontested foreclosure proceedings in which 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.



Rob Saltzman, Esquire

Dated: 6/14/13

VERIFICATION

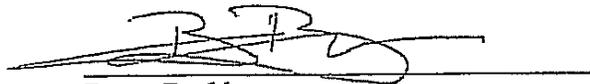
I, Bryan Beckler, of full age, hereby certify as follows:

1. I am Vice President, Timeline Management, of Seterus, Inc.

2. I have read the contents of the Verified Complaint and verify that the statements contained therein are true to the best of my knowledge and personal information.

3. I certify that the foregoing statements made by me are true. I am aware that if any of the foregoing statements made by me are willfully false, I am subject to punishment.

Dated: 3/20/2013



Bryan Beckler

Bryan Beckler
VP Timeline Management

PLUESE, BECKER & SALTZMAN, LLC
Attorneys At Law
20000 Horizon Way, Suite 900
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Attorneys for Plaintiff

**IN RE NOTICES OF INTENTION TO
FORECLOSE SENT BY SETERUS, INC**

**SUPERIOR COURT OF NEW JERSEY
CHANCERY DIVISION
MERCER COUNTY**

CIVIL ACTION

**ORDER TO SHOW CAUSE
SUMMARY PROCEEDING
PURSUANT TO R. 4:67-2**

THIS MATTER being brought before the Court by **SETERUS, INC.**, (“the Servicer” or “Seterus”), in pending foreclosure cases (“the Foreclosures”), by and through counsel, Pluese, Becker & Saltzman, LLC, Rob Saltzman, Esquire, appearing, pursuant to the April 4, 2012 Order of the New Jersey Supreme Court (the “April 4th Order”) and based upon the facts and circumstances described in the Verified Complaint filed herewith and incorporated herein by reference, including defined terms; and the Court having determined that this matter is appropriately 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 _____ day of _____, 2013,

ORDERED that Foreclosure Defendants identified in Exhibit “A” of the Verified Complaint (the “Remediated NOI List”) appear and show cause on the _____ day of _____, 2013 before the Honorable Paul Innes, P.J.Ch., Superior Court, Mercer County, Chancery Division, at 175 South Broad Street, Trenton, NJ 08650 at _____ o’clock (the “Hearing”), why a Final Order/Judgment should not be entered as follows:

- A. Declaring the Servicer's Remediated NOIs in the form of the Remediated NOI Template that contain accurate information regarding each subject Loan derived from the Servicer's Loan Records to be compliant with the requirements of the Fair Foreclosure Act; and

- B. Allowing the Servicer to send Remediated Notices of Intention to Foreclose (the "Remediated NOIs"), affording Foreclosure Defendants at least thirty (30) days from the date the Remediated NOI is mailed to cure the default on their Mortgage without attorneys' fees or costs incurred in the pending Foreclosure; and

- C. Granting such other relief as the Court deems equitable and just.

IT IS FURTHER ORDERED that:

1. Plaintiff shall serve upon each Foreclosure Defendant a complete package (the "OTSC Package") consisting of a conformed copy of this Order To Show Cause, Verified Complaint without Exhibits, Supporting Certification, Letter Memorandum, Explanatory Letter and Remediated NOI.

2. Service of the OTSC Package shall be effectuated by simultaneous certified mail, return receipt requested, and regular mail to the subject Mortgaged Property's address and the Foreclosure Defendant's last known address if different. In the event of a deceased Foreclosure Defendant, the OTSC Package will be mailed to the Address of the Estate if known or available.

3. A copy of this Order To Show Cause and Verified Complaint shall be posted on the Judiciary's Web Page at the following link: <http://www.judiciary.state.nj.us> within _____ days from the date of entry of this OTSC where it can be viewed by the general public.
4. The Plaintiff will file proof of service of the OTSC Package no later than nine (9) days before the Hearing Date.
5. Regarding any Foreclosure Defendant involved in a Bankruptcy case wherein the Automatic Stay enjoins prosecution of the Foreclosure,
 - a. The Servicer may serve a copy of this Order to Show Cause and Verified Complaint, but may defer serving a Remediated NOI if it believes that doing so may violate the Automatic Stay.
 - b. If the Court grants final relief on the return date of this Order To Show Cause and the Servicer has not already sent a Remediated NOI, then the Servicer may send the Remediated NOI once the Automatic Stay is vacated, modified or otherwise inapplicable. In the alternative, Plaintiff may apply to the United States Bankruptcy Court for relief from the Automatic Stay to effectuate service of the Remediated NOI pursuant to this Order.
 - c. In the event that the Servicer does not serve a Remediated NOI with this Order To Show Cause, Plaintiff's Foreclosure action may not proceed until such Remediated NOI is served pursuant to this Court's Order and the time provided therein to cure the default has passed without the default having been cured.

d. If the Servicer believes that service of this Order To Show Cause may be a violation of the Automatic Stay, then once the Stay is vacated, modified or otherwise no longer enjoins service of a Remediated NOI, then the Servicer may send an OTSC Package to the Foreclosure Defendant(s) and the Foreclosure(s) may proceed where more than 35 days have passed after such OTSC Package was sent without the default having been cured. Plaintiff shall not be required to file another Order To Show Cause to Remediate NOIs at issue in Foreclosures subject to the Automatic Stay.

6. Plaintiff shall publish legal notices of this OTSC on at least two days prior to _____ in the following newspapers:

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

7. The Court will only entertain objections (the “Objections”) to the process provided for by the April 4th Order. Any Party 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 must also be sent to:

Honorable Paul Innes, P.J.Ch.
Mercer County Civil Courts Building
175 South Broad Street

Trenton, NJ 08650-0068

A copy of the Objection must also be served upon the attorney for the Plaintiff:

Rob Saltzman, Esquire
Pluese, Becker & Saltzman, LLC
20000 Horizon Way, Suite 900
Mt. Laurel, New Jersey 08054

Objections must state with specificity the basis for the Objection and must be filed no later than _____, 2013.

8. Any objection regarding a particular Remediated NOI in a particular Foreclosure case must be filed in writing under the Docket Number of that particular Foreclosure action, NOT this Order To Show Cause. Any such 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 particular Remediated NOI will be referred for resolution to the Chancery Judge in the Vicinage where the Mortgaged Property is located.
9. Foreclosure Defendants are hereby informed that a telephone call to the Plaintiff, to the Plaintiff's attorney, to the Servicer, to the Superior Court Clerk's Office, or to this Court, will not protect your rights nor constitute a valid Objection; you must file and serve your written Objection as provided for by 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 written Objection is properly filed and served, the Plaintiff's written reply (the "Reply") shall be filed and served by _____, 2013. A copy of the Reply, if any, shall be served upon the Clerk of Superior Court, with a courtesy copy to the Honorable Paul Innes, P.J.Ch. The Reply need only be served upon the particular Foreclosure Defendant who properly filed and served his/her/their Objection.
12. Plaintiff shall submit to the Court an original and two copies of a proposed form of Final Order/Judgment incorporating the relief sought no later than _____ days before the Hearing.
13. The Plaintiff shall file a Certificate 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 Hearing.
14. The Court will entertain argument, but not testimony, at the Hearing, unless the Court otherwise directs.

By The Court,

Hon. Paul Innes, P.J.Ch.

PLUESE, BECKER & SALTZMAN, LLC
Attorneys At Law
20000 Horizon Way, Suite 900
Mount Laurel, NJ 08054-4318
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Attorneys for Plaintiff

**IN RE NOTICES OF INTENTION TO
FORECLOSE SENT BY SETERUS, INC**

**SUPERIOR COURT OF NEW JERSEY
CHANCERY DIVISION
MERCER COUNTY**

CIVIL ACTION

**ORDER TO SHOW CAUSE
SUMMARY PROCEEDING
PURSUANT TO R. 4:67-2**

THIS MATTER being brought before the Court by **SETERUS, INC.**, (“the Servicer” or “Seterus”), in pending foreclosure cases (“the Foreclosures”), by and through counsel, Pluese, Becker & Saltzman, LLC, Rob Saltzman, Esquire, appearing, pursuant to the April 4, 2012 Order of the New Jersey Supreme Court (the “April 4th Order”) and based upon the facts and circumstances described in the Verified Complaint filed herewith and incorporated herein by reference, including defined terms; and the Court having determined that this matter is appropriately 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 _____ day of _____, 2013,

ORDERED that Foreclosure Defendants identified in Exhibit “A” of the Verified Complaint (the “Remediated NOI List”) appear and show cause on the _____ day of _____, 2013 before the Honorable Paul Innes, P.J.Ch., Superior Court, Mercer County, Chancery Division, at 175 South Broad Street, Trenton, NJ 08650 at _____ o’clock (the “Hearing”), why a Final Order/Judgment should not be entered as follows:

- A. Declaring the Servicer's Remediated NOIs in the form of the Remediated NOI Template that contain accurate information regarding each subject Loan derived from the Servicer's Loan Records to be compliant with the requirements of the Fair Foreclosure Act; and

- B. Allowing the Servicer to send Remediated Notices of Intention to Foreclose (the "Remediated NOIs"), affording Foreclosure Defendants at least thirty (30) days from the date the Remediated NOI is mailed to cure the default on their Mortgage without attorneys' fees or costs incurred in the pending Foreclosure; and

- C. Granting such other relief as the Court deems equitable and just.

IT IS FURTHER ORDERED that:

1. Plaintiff shall serve upon each Foreclosure Defendant a complete package (the "OTSC Package") consisting of a conformed copy of this Order To Show Cause, Verified Complaint without Exhibits, Supporting Certification, Letter Memorandum, Explanatory Letter and Remediated NOI.

2. Service of the OTSC Package shall be effectuated by simultaneous certified mail, return receipt requested, and regular mail to the subject Mortgaged Property's address and the Foreclosure Defendant's last known address if different. In the event of a deceased Foreclosure Defendant, the OTSC Package will be mailed to the Address of the Estate if known or available.

3. A copy of this Order To Show Cause and Verified Complaint shall be posted on the Judiciary's Web Page at the following link: <http://www.judiciary.state.nj.us> within _____ days from the date of entry of this OTSC where it can be viewed by the general public.
4. The Plaintiff will file proof of service of the OTSC Package no later than nine (9) days before the Hearing Date.
5. Regarding any Foreclosure Defendant involved in a Bankruptcy case wherein the Automatic Stay enjoins prosecution of the Foreclosure,
 - a. The Servicer may serve a copy of this Order to Show Cause and Verified Complaint, but may defer serving a Remediated NOI if it believes that doing so may violate the Automatic Stay.
 - b. If the Court grants final relief on the return date of this Order To Show Cause and the Servicer has not already sent a Remediated NOI, then the Servicer may send the Remediated NOI once the Automatic Stay is vacated, modified or otherwise inapplicable. In the alternative, Plaintiff may apply to the United States Bankruptcy Court for relief from the Automatic Stay to effectuate service of the Remediated NOI pursuant to this Order.
 - c. In the event that the Servicer does not serve a Remediated NOI with this Order To Show Cause, Plaintiff's Foreclosure action may not proceed until such Remediated NOI is served pursuant to this Court's Order and the time provided therein to cure the default has passed without the default having been cured.

d. If the Servicer believes that service of this Order To Show Cause may be a violation of the Automatic Stay, then once the Stay is vacated, modified or otherwise no longer enjoins service of a Remediated NOI, then the Servicer may send an OTSC Package to the Foreclosure Defendant(s) and the Foreclosure(s) may proceed where more than 35 days have passed after such OTSC Package was sent without the default having been cured. Plaintiff shall not be required to file another Order To Show Cause to Remediate NOIs at issue in Foreclosures subject to the Automatic Stay.

6. Plaintiff shall publish legal notices of this OTSC on at least two days prior to _____ in the following newspapers:

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

7. The Court will only entertain objections (the “Objections”) to the process provided for by the April 4th Order. Any Party 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 must also be sent to:

Honorable Paul Innes, P.J.Ch.
Mercer County Civil Courts Building
175 South Broad Street

Trenton, NJ 08650-0068

A copy of the Objection must also be served upon the attorney for the Plaintiff:

Rob Saltzman, Esquire
Pluese, Becker & Saltzman, LLC
20000 Horizon Way, Suite 900
Mt. Laurel, New Jersey 08054

Objections must state with specificity the basis for the Objection and must be filed no later than _____, 2013.

8. Any objection regarding a particular Remediated NOI in a particular Foreclosure case must be filed in writing under the Docket Number of that particular Foreclosure action, NOT this Order To Show Cause. Any such 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 particular Remediated NOI will be referred for resolution to the Chancery Judge in the Vicinage where the Mortgaged Property is located.
9. Foreclosure Defendants are hereby informed that a telephone call to the Plaintiff, to the Plaintiff's attorney, to the Servicer, to the Superior Court Clerk's Office, or to this Court, will not protect your rights nor constitute a valid Objection; you must file and serve your written Objection as provided for by 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 written Objection is properly filed and served, the Plaintiff's written reply (the "Reply") shall be filed and served by _____, 2013. A copy of the Reply, if any, shall be served upon the Clerk of Superior Court, with a courtesy copy to the Honorable Paul Innes, P.J.Ch. The Reply need only be served upon the particular Foreclosure Defendant who properly filed and served his/her/their Objection.
12. Plaintiff shall submit to the Court an original and two copies of a proposed form of Final Order/Judgment incorporating the relief sought no later than _____ days before the Hearing.
13. The Plaintiff shall file a Certificate 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 Hearing.
14. The Court will entertain argument, but not testimony, at the Hearing, unless the Court otherwise directs.

By The Court,

Hon. Paul Innes, P.J.Ch.

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SUMMARY PROCEEDING
PURSUANT TO R. 4:67-2**

THIS MATTER being brought before the Court by **SETERUS, INC.**, (“the Servicer” or “Seterus”), in pending foreclosure cases (“the Foreclosures”), by and through counsel, Pluese, Becker & Saltzman, LLC, Rob Saltzman, Esquire, appearing, pursuant to the April 4, 2012 Order of the New Jersey Supreme Court (the “April 4th Order”) and based upon the facts and circumstances described in the Verified Complaint filed herewith and incorporated herein by reference, including defined terms; and the Court having determined that this matter is appropriately 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 _____ day of _____, 2013,

ORDERED that Foreclosure Defendants identified in Exhibit “A” of the Verified Complaint (the “Remediated NOI List”) appear and show cause on the _____ day of _____, 2013 before the Honorable Paul Innes, P.J.Ch., Superior Court, Mercer County, Chancery Division, at 175 South Broad Street, Trenton, NJ 08650 at _____ o’clock (the “Hearing”), why a Final Order/Judgment should not be entered as follows:

- A. Declaring the Servicer's Remediated NOIs in the form of the Remediated NOI Template that contain accurate information regarding each subject Loan derived from the Servicer's Loan Records to be compliant with the requirements of the Fair Foreclosure Act; and

- B. Allowing the Servicer to send Remediated Notices of Intention to Foreclose (the "Remediated NOIs"), affording Foreclosure Defendants at least thirty (30) days from the date the Remediated NOI is mailed to cure the default on their Mortgage without attorneys' fees or costs incurred in the pending Foreclosure; and

- C. Granting such other relief as the Court deems equitable and just.

IT IS FURTHER ORDERED that:

1. Plaintiff shall serve upon each Foreclosure Defendant a complete package (the "OTSC Package") consisting of a conformed copy of this Order To Show Cause, Verified Complaint without Exhibits, Supporting Certification, Letter Memorandum, Explanatory Letter and Remediated NOI.

2. Service of the OTSC Package shall be effectuated by simultaneous certified mail, return receipt requested, and regular mail to the subject Mortgaged Property's address and the Foreclosure Defendant's last known address if different. In the event of a deceased Foreclosure Defendant, the OTSC Package will be mailed to the Address of the Estate if known or available.

3. A copy of this Order To Show Cause and Verified Complaint shall be posted on the Judiciary's Web Page at the following link: <http://www.judiciary.state.nj.us> within _____ days from the date of entry of this OTSC where it can be viewed by the general public.
4. The Plaintiff will file proof of service of the OTSC Package no later than nine (9) days before the Hearing Date.
5. Regarding any Foreclosure Defendant involved in a Bankruptcy case wherein the Automatic Stay enjoins prosecution of the Foreclosure,
 - a. The Servicer may serve a copy of this Order to Show Cause and Verified Complaint, but may defer serving a Remediated NOI if it believes that doing so may violate the Automatic Stay.
 - b. If the Court grants final relief on the return date of this Order To Show Cause and the Servicer has not already sent a Remediated NOI, then the Servicer may send the Remediated NOI once the Automatic Stay is vacated, modified or otherwise inapplicable. In the alternative, Plaintiff may apply to the United States Bankruptcy Court for relief from the Automatic Stay to effectuate service of the Remediated NOI pursuant to this Order.
 - c. In the event that the Servicer does not serve a Remediated NOI with this Order To Show Cause, Plaintiff's Foreclosure action may not proceed until such Remediated NOI is served pursuant to this Court's Order and the time provided therein to cure the default has passed without the default having been cured.

d. If the Servicer believes that service of this Order To Show Cause may be a violation of the Automatic Stay, then once the Stay is vacated, modified or otherwise no longer enjoins service of a Remediated NOI, then the Servicer may send an OTSC Package to the Foreclosure Defendant(s) and the Foreclosure(s) may proceed where more than 35 days have passed after such OTSC Package was sent without the default having been cured. Plaintiff shall not be required to file another Order To Show Cause to Remediate NOIs at issue in Foreclosures subject to the Automatic Stay.

6. Plaintiff shall publish legal notices of this OTSC on at least two days prior to _____ in the following newspapers:

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

7. The Court will only entertain objections (the “Objections”) to the process provided for by the April 4th Order. Any Party 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 must also be sent to:

Honorable Paul Innes, P.J.Ch.
Mercer County Civil Courts Building
175 South Broad Street

Trenton, NJ 08650-0068

A copy of the Objection must also be served upon the attorney for the Plaintiff:

Rob Saltzman, Esquire
Pluese, Becker & Saltzman, LLC
20000 Horizon Way, Suite 900
Mt. Laurel, New Jersey 08054

Objections must state with specificity the basis for the Objection and must be filed no later than _____, 2013.

8. Any objection regarding a particular Remediated NOI in a particular Foreclosure case must be filed in writing under the Docket Number of that particular Foreclosure action, NOT this Order To Show Cause. Any such 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 particular Remediated NOI will be referred for resolution to the Chancery Judge in the Vicinage where the Mortgaged Property is located.
9. Foreclosure Defendants are hereby informed that a telephone call to the Plaintiff, to the Plaintiff's attorney, to the Servicer, to the Superior Court Clerk's Office, or to this Court, will not protect your rights nor constitute a valid Objection; you must file and serve your written Objection as provided for by 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 written Objection is properly filed and served, the Plaintiff's written reply (the "Reply") shall be filed and served by _____, 2013. A copy of the Reply, if any, shall be served upon the Clerk of Superior Court, with a courtesy copy to the Honorable Paul Innes, P.J.Ch. The Reply need only be served upon the particular Foreclosure Defendant who properly filed and served his/her/their Objection.
12. Plaintiff shall submit to the Court an original and two copies of a proposed form of Final Order/Judgment incorporating the relief sought no later than _____ days before the Hearing.
13. The Plaintiff shall file a Certificate 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 Hearing.
14. The Court will entertain argument, but not testimony, at the Hearing, unless the Court otherwise directs.

By The Court,

Hon. Paul Innes, P.J.Ch.

PLUESE, BECKER & SALTZMAN, LLC
Attorneys At Law
20000 Horizon Way, Suite 900
Mount Laurel, NJ 08054-4318
(856) 813-1700
Attorneys for Plaintiff

**IN RE NOTICES OF INTENTION TO
FORECLOSE SENT BY SETERUS, INC**

**SUPERIOR COURT OF NEW JERSEY
CHANCERY DIVISION
MERCER COUNTY**

CIVIL ACTION

**ORDER TO SHOW CAUSE
SUMMARY PROCEEDING
PURSUANT TO R. 4:67-2**

THIS MATTER being brought before the Court by **SETERUS, INC.**, (“the Servicer” or “Seterus”), in pending foreclosure cases (“the Foreclosures”), by and through counsel, Pluese, Becker & Saltzman, LLC, Rob Saltzman, Esquire, appearing, pursuant to the April 4, 2012 Order of the New Jersey Supreme Court (the “April 4th Order”) and based upon the facts and circumstances described in the Verified Complaint filed herewith and incorporated herein by reference, including defined terms; and the Court having determined that this matter is appropriately 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 _____ day of _____, 2013,

ORDERED that Foreclosure Defendants identified in Exhibit “A” of the Verified Complaint (the “Remediated NOI List”) appear and show cause on the _____ day of _____, 2013 before the Honorable Paul Innes, P.J.Ch., Superior Court, Mercer County, Chancery Division, at 175 South Broad Street, Trenton, NJ 08650 at _____ o’clock (the “Hearing”), why a Final Order/Judgment should not be entered as follows:

- A. Declaring the Servicer's Remediated NOIs in the form of the Remediated NOI Template that contain accurate information regarding each subject Loan derived from the Servicer's Loan Records to be compliant with the requirements of the Fair Foreclosure Act; and

- B. Allowing the Servicer to send Remediated Notices of Intention to Foreclose (the "Remediated NOIs"), affording Foreclosure Defendants at least thirty (30) days from the date the Remediated NOI is mailed to cure the default on their Mortgage without attorneys' fees or costs incurred in the pending Foreclosure; and

- C. Granting such other relief as the Court deems equitable and just.

IT IS FURTHER ORDERED that:

1. Plaintiff shall serve upon each Foreclosure Defendant a complete package (the "OTSC Package") consisting of a conformed copy of this Order To Show Cause, Verified Complaint without Exhibits, Supporting Certification, Letter Memorandum, Explanatory Letter and Remediated NOI.

2. Service of the OTSC Package shall be effectuated by simultaneous certified mail, return receipt requested, and regular mail to the subject Mortgaged Property's address and the Foreclosure Defendant's last known address if different. In the event of a deceased Foreclosure Defendant, the OTSC Package will be mailed to the Address of the Estate if known or available.

3. A copy of this Order To Show Cause and Verified Complaint shall be posted on the Judiciary's Web Page at the following link: <http://www.judiciary.state.nj.us> within _____ days from the date of entry of this OTSC where it can be viewed by the general public.
4. The Plaintiff will file proof of service of the OTSC Package no later than nine (9) days before the Hearing Date.
5. Regarding any Foreclosure Defendant involved in a Bankruptcy case wherein the Automatic Stay enjoins prosecution of the Foreclosure,
 - a. The Servicer may serve a copy of this Order to Show Cause and Verified Complaint, but may defer serving a Remediated NOI if it believes that doing so may violate the Automatic Stay.
 - b. If the Court grants final relief on the return date of this Order To Show Cause and the Servicer has not already sent a Remediated NOI, then the Servicer may send the Remediated NOI once the Automatic Stay is vacated, modified or otherwise inapplicable. In the alternative, Plaintiff may apply to the United States Bankruptcy Court for relief from the Automatic Stay to effectuate service of the Remediated NOI pursuant to this Order.
 - c. In the event that the Servicer does not serve a Remediated NOI with this Order To Show Cause, Plaintiff's Foreclosure action may not proceed until such Remediated NOI is served pursuant to this Court's Order and the time provided therein to cure the default has passed without the default having been cured.

d. If the Servicer believes that service of this Order To Show Cause may be a violation of the Automatic Stay, then once the Stay is vacated, modified or otherwise no longer enjoins service of a Remediated NOI, then the Servicer may send an OTSC Package to the Foreclosure Defendant(s) and the Foreclosure(s) may proceed where more than 35 days have passed after such OTSC Package was sent without the default having been cured. Plaintiff shall not be required to file another Order To Show Cause to Remediate NOIs at issue in Foreclosures subject to the Automatic Stay.

6. Plaintiff shall publish legal notices of this OTSC on at least two days prior to _____ in the following newspapers:

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

7. The Court will only entertain objections (the “Objections”) to the process provided for by the April 4th Order. Any Party 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 must also be sent to:

Honorable Paul Innes, P.J.Ch.
Mercer County Civil Courts Building
175 South Broad Street

Trenton, NJ 08650-0068

A copy of the Objection must also be served upon the attorney for the Plaintiff:

Rob Saltzman, Esquire
Pluese, Becker & Saltzman, LLC
20000 Horizon Way, Suite 900
Mt. Laurel, New Jersey 08054

Objections must state with specificity the basis for the Objection and must be filed no later than _____, 2013.

8. Any objection regarding a particular Remediated NOI in a particular Foreclosure case must be filed in writing under the Docket Number of that particular Foreclosure action, NOT this Order To Show Cause. Any such 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 particular Remediated NOI will be referred for resolution to the Chancery Judge in the Vicinage where the Mortgaged Property is located.
9. Foreclosure Defendants are hereby informed that a telephone call to the Plaintiff, to the Plaintiff's attorney, to the Servicer, to the Superior Court Clerk's Office, or to this Court, will not protect your rights nor constitute a valid Objection; you must file and serve your written Objection as provided for by 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 written Objection is properly filed and served, the Plaintiff's written reply (the "Reply") shall be filed and served by _____, 2013. A copy of the Reply, if any, shall be served upon the Clerk of Superior Court, with a courtesy copy to the Honorable Paul Innes, P.J.Ch. The Reply need only be served upon the particular Foreclosure Defendant who properly filed and served his/her/their Objection.
12. Plaintiff shall submit to the Court an original and two copies of a proposed form of Final Order/Judgment incorporating the relief sought no later than _____ days before the Hearing.
13. The Plaintiff shall file a Certificate 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 Hearing.
14. The Court will entertain argument, but not testimony, at the Hearing, unless the Court otherwise directs.

By The Court,

Hon. Paul Innes, P.J.Ch.

EXHIBIT D

PLUESE, BECKER & SALTZMAN, LLC
Attorneys At Law
20000 Horizon Way, Suite 900
Mount Laurel, NJ 08054-4318
(856) 813-1700
Attorneys for Plaintiff

**IN RE NOTICES OF INTENTION TO
FORECLOSE SENT BY SETERUS, INC.**

**SUPERIOR COURT OF NEW JERSEY
CHANCERY DIVISION
MERCER COUNTY**

CIVIL ACTION

VERIFIED COMPLAINT

Plaintiff, Seterus, Inc., (the “Servicer” or “Seterus” as applicable), by and through counsel, Pluese, Becker & Saltzman, LLC, Rob Saltzman, Esquire, appearing, 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”), respectfully states as follows:

1. Seterus services mortgage loans encumbering residential properties (the “Mortgaged Properties”) in New Jersey.

2. When Seterus is the Servicer of a loan (a “Loan”), it undertakes payment collection/application, loss mitigation (modifications, short sales, deeds in lieu of foreclosure or other consensual resolutions) and collection efforts, including institution and prosecution, via local counsel, of foreclosure actions (the “Foreclosures”) pending in the Superior Court of New Jersey. As the entity collecting and processing payments on behalf of the Owner of the loan, the Plaintiff in the Foreclosures, the Servicer has the information regarding to the payments received and

applied, escrow deposits/disbursements, amounts due, whether a loan is in default and, if so, the constituent components of such delinquency. The information (the "Loan Records") is maintained in the Servicer's systems in the regular course of their business. The Plaintiff is not likely to have possession of the relevant servicing information, as was recognized by the Supreme Court in June 2011 revisions to Court Rules 4:64-1 and 4:64-2. The Servicer makes this application to the Court pursuant to their authority as the Servicing Agent of the Owner/Plaintiff in pending Foreclosures.

3. Among the duties of a Servicer, and specifically the Servicer herein, when a residential mortgage encumbering a New Jersey property becomes in default is to prepare and serve the Notice of Intent to Foreclose (the "NOI") as required by the Fair Foreclosure Act of 1995 (the "FFA"), N.J.S.A. 2A:50-56, et seq. The NOI is prepared based on the Servicer's Loan Records and includes, among other information, the amount due or other performance that is required to cure the delinquency/default and reinstate the Loan, and the date by which such cure and reinstatement must occur.

4. The Plaintiff and their Servicer herein have identified a number of Foreclosures wherein the NOI was substantially, but not strictly, compliant with the Fair Foreclosure Act. Attached hereto is a list (the "Remediated NOI List") of Foreclosures in which the Plaintiff and their Servicer respectfully request remediation in the form of leave to serve remediated NOIs (the "Remediated NOIs") upon the Residential Mortgage Debtor(s) who are defendants in the Foreclosures. See Exhibit "A," Remediated NOI List.

5. On February 27, 2012, the New Jersey Supreme Court published their Opinion in Guillaume holding that a Court adjudicating a foreclosure action in which the NOI was not strictly compliant with the notice provisions of the Fair Foreclosure Act has the discretion to determine the appropriate remedy, including allowing remediation of a noncompliant NOI by granting leave to serve a Remediated NOI.

6. Following its decision in Guillaume, the New Jersey Supreme 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 such as this (the "OTSC") as to why Plaintiffs in any uncontested residential mortgage foreclosure actions filed on or before April 27, 2012 and in which Final Judgment has not been entered, who caused NOIs to be served that are not strictly compliant with the NOI provisions of the Fair Foreclosure Act, should not be allowed to serve Remediated NOIs on defendants/mortgagors and/or parties obligated on the debt (the "Foreclosure Defendants") as provided for by the Loan documents and defined by the Fair Foreclosure Act..

7. The April 4th Order further provides that any Remediated NOI must be accompanied by a letter to the Foreclosure Defendants (the "Explanatory Letter") containing the reasons why the Remediated NOI is being served, the procedure to follow in the event a Foreclosure Defendant wishes to object to the relief requested via this OTSC or a particular Remediated NOI, the name of a person to contact with any questions, and that the receipt of the Remediated NOI allows Foreclosure Defendants 30 days in which to object or to cure the default.

8. The Servicer herein reviewed their pending Foreclosures with local counsel to identify those Foreclosures in which a Remediated NOI is appropriate because the Lender and/or the Lender's address were not included in the previously served NOIs, or such NOIs were otherwise not strictly compliant with the Fair Foreclosure Act as recently interpreted. The Remediated NOI List describes the Foreclosures and indicates whether prosecution thereof is enjoined by operation of the Automatic Stay in any bankruptcy proceedings and other available information.

9. Specifically, the Remediated NOI List includes the following:

- a. Foreclosures that were initiated on or before February 27, 2012 and which Seterus is servicing the Loans,
- b. in which Final Judgment has not been entered, and
- c. regarding which leave is sought to serve a Remediated NOI.

10. The Remediated NOI List contains information required by the Court, i.e., (1) the abbreviated Caption of the Foreclosure, (2) the Foreclosure Docket Number, (3) the Vicinage, and (4) the nature of deviation from strict compliance, as well as other available and potentially relevant information. Although Seterus is not the Plaintiff in the Foreclosures, it is the Servicer of each subject Loan, maintains the Loan Records for each such Loan, and is responsible for mailing the Remediated NOI pursuant to the relevant contracts with the Plaintiff.

11. Pursuant to the April 4th Order, attached as Exhibit "B" to the Verified Complaint

is the proposed form the Explanatory Letter (the “Explanatory Letter Template”) that Seterus intends to send to each Foreclosure Defendant. As instructed by the Supreme Court in the April 4th Order, the proposed form of Explanatory Letter contains the following explanations:

- a. the reason why the Remediated NOI is being served,
- b. the procedure to follow in the event a Foreclosure Defendant wishes to object to the relief requested via this OTSC and/or a particular Remediated NOI;
- c. the individual(s) a Foreclosure Defendant should contact with any questions;
- d. that the Foreclosure Defendant has the right to object to the Remediated NOI as well as the right to cure the default within 30 days of the date of the Remediated NOI;
- e. that the Remediated NOIs will exclude attorneys' fees and costs incurred in the pending Foreclosures from the calculation of the amount due to cure the default.

12. Attached as Exhibit "C" to the Verified Complaint is the proposed form of Remediated NOI (the “Remediated NOI Template”) that Seterus will send to each of the Foreclosure Defendants identified on the Remediated NOI List. Each Foreclosure Defendant will be served with a Remediated NOI in the form of the Remediated NOI Template that includes, *inter alia*, the information specific to their mortgage Loan derived from the Loan Records, their default, the Lender/Holder’s name and address and the amount due or other performance required to reinstate, as provided for in the Order To Show Cause, without attorneys’ fees or costs incurred in the pending Foreclosures.

13. To promote economy, avoid waste, and to afford Foreclosure Defendants the earliest opportunity to cure their defaults by providing the amount due before more monthly payments and other charges accrue, Seterus will send to each of the Foreclosure Defendants identified on the Remediated NOI List a complete package (the "OTSC Package") consisting of this Verified Complaint, a conformed copy of this OTSC if/when entered, supporting Certification and Letter Memorandum, Explanatory Letter in the form of the Explanatory Letter Template and Remediated NOI in the form of the Remediated NOI Template and containing substantive information pertaining to the subject Loan in each Foreclosure. See Exhibit "D," sample OTSC Package.

14. Service of the Verified Complaint, OTSC, Explanatory Letter and Remediated NOI as a complete OTSC Package may be inconsistent with certain provisions contained in the Explanatory Letter, created by the Court before conception of the "single mailing" procedure (the "Single Mailing Procedure") authorized by the Court in In re Notices of Intention to Foreclose Served by MidFirst Bank, Docket No. F-12399-12. To the extent that such an inconsistency exists in this regard only, Seterus requests that the provisions of the pleadings herein shall be deemed to amend and supersede the Explanatory Letter.

15. Seterus respectfully submits that the foregoing procedure accomplishes the salutary purposes of applicable authorities while avoiding the expense and delay of a duplicate mailing to all Foreclosure Defendants if/when a Final Order is entered herein. In the alternative, if the Court is not inclined to the foregoing, then Seterus requests leave to send the OTSC Package and/or

Remediated NOI as otherwise directed by the Court.

16. As described more fully in the Order To Show Cause herein, Seterus respectfully requests the following relief in all Counts:

a. That this Court schedule a Hearing (the "Hearing") in 60-90 days to consider the relief requested hereby and any Objections tendered in compliance with the terms of the Order To Show Cause; and

b. That this Court determine and find that NOIs in the form of the Remediated NOI Template that contain accurate substantive information regarding the subject Loan from the subject Loan Records are fully compliant with the Fair Foreclosure Act; and

c. That Seterus may send to each Foreclosure Defendant an OTSC Package consisting of this Verified Complaint, supporting Certification and Letter Memorandum, conformed copy of the Order To Show Cause, Explanatory Letter (as amended/superseded by the Pleadings herein) and Remediated NOI without attorneys' fees or costs incurred in the Foreclosure; and

d. That the Final Order/Judgment entered herein need be served only upon any Parties who appeared and any Foreclosure Defendant to whom was not previously sent a Remediated NOI by the Hearing date; and

e. Requiring that Seterus mail an OTSC Package or Remediated NOI only to those Foreclosure Defendants to whom an OTSC Package was not mailed by the date of entry of the Final Order/Judgment herein; and

f. Allowing Seterus to refrain from sending an OTSC Package to Foreclosure Defendants in Foreclosures subject to the Automatic Stay in any bankruptcy proceedings and

authorizing Seterus to remediate NOIs in such Foreclosures by sending an OTSC Package at such time when the Automatic Stay no longer enjoins such action; and

g. Such other or further relief the Courts deems equitable and just.

COUNT I: FEDERAL NATIONAL MORTGAGE ASSOCIATION

17. Plaintiff hereby incorporates by reference paragraphs 1 through 16 as if set forth herein.

18. Seterus is servicing nine hundred and sixty-three (963) Loans that are the subject of Foreclosures predicated upon NOIs that were not strictly statutorily compliant for the reason(s) described in the Remediated NOI List.

19. Attached as Exhibit "A" is the Remediated NOI List of uncontested residential foreclosure actions including the nine hundred and sixty-three (963) wherein Federal National Mortgage Association is the Plaintiff.

20. Seterus requests relief from this Court to issue an Order To Show Cause consistent with the Supreme Court's April 4, 2012 Order.

WHEREFORE, Seterus respectfully requests Judgment:

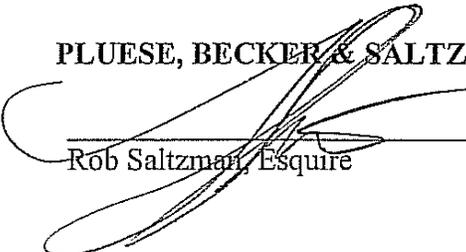
- (a) Deeming the NOIs in the form of the Remediated NOI Template that contain accurate information derived from the Loan Records compliant with the requirements of the Fair Foreclosure Act;
- (b) Approving the Servicer's having sent an OTSC Package to the Foreclosure Defendants

at the Mortgaged Property or last known address, if different, consisting of the OTSC herein, supporting Certification and Letter Memorandum, Explanatory Letter and Remediated Notice of Intention to Foreclose, in the form of the Remediated NOI Template and containing accurate information regarding the Loan derived from the Loan Records including the amount presently required to reinstate the Mortgage without attorneys' fees or costs incurred in the pending Foreclosure, in the Foreclosures identified in the Remediated NOI List wherein Seterus is the Plaintiff;

- (c) Deeming the Explanatory Letter amended and superseded by the Pleadings herein to the extent of any inconsistency between the Explanatory Letter and the Single Mailing Procedure described herein;
- (d) Requiring that Seterus mail the Final Order/Judgment herein only to those Parties who appeared in these proceedings pursuant to the procedure specified by the Court in the OTSC;
- (e) Requiring that Seterus mail an OTSC Package after entry of the Final Order/ Judgment only to those Foreclosure Defendants to whom an OTSC Package was not mailed by the date of entry of the Final Order/Judgment herein;
- (f) Allowing Seterus to refrain from sending an OTSC Package to Foreclosure Defendants in Foreclosures subject to the Automatic Stay in any bankruptcy proceedings and authorizing Seterus to remediate NOIs in such Foreclosures by sending an OTSC Package at such time when the Automatic Stay no longer enjoins such action; and
- (g) Such other or further relief the Courts deems equitable and just.

WHEREFORE, Seterus respectfully requests that this Court enter an Order permitting Seterus to concurrently serve the Verified Complaint, Order to Show Cause, supporting Certification and Letter Memorandum, Explanatory Letter and Remediated NOI upon all Foreclosure Defendants identified in the annexed Remediated NOI List. Seterus requests that any Foreclosure may proceed if it is demonstrated that the default was not cured within 35 days from the date of such Remediated NOI, and for such other and further relief as this Court deems just and equitable.

PLUESE, BECKER & SALTZMAN, LLC

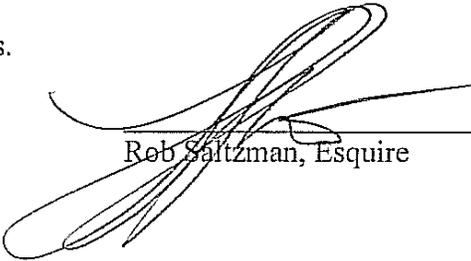


Rob Saltzman, Esquire

Dated: 6/14/13

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 Remediated NOI List attached hereto and any pending, separate actions initiated outside of the uncontested foreclosure proceedings in which 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.



Rob Saltzman, Esquire

Dated: 6/14/13

VERIFICATION

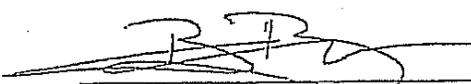
I, Bryan Beckler, of full age, hereby certify as follows:

1. I am Vice President, Timeline Management, of Seterus, Inc.

2. I have read the contents of the Verified Complaint and verify that the statements contained therein are true to the best of my knowledge and personal information.

3. I certify that the foregoing statements made by me are true. I am aware that if any of the foregoing statements made by me are willfully false, I am subject to punishment.

Dated: 3/20/2013


Bryan Beckler

Bryan Beckler
VP Timeline Management

PLUESE, BECKER & SALTZMAN, LLC
Attorneys At Law
20000 Horizon Way, Suite 900
Mount Laurel, NJ 08054-4318
(856) 813-1700
Attorneys for Plaintiff

**IN RE NOTICES OF INTENTION TO
FORECLOSE SENT BY SETERUS, INC**

:
:
:
:
:
:

**SUPERIOR COURT OF NEW JERSEY
CHANCERY DIVISION
MERCER COUNTY**

CIVIL ACTION

**ORDER TO SHOW CAUSE
SUMMARY PROCEEDING
PURSUANT TO R. 4:67-2**

THIS MATTER being brought before the Court by **SETERUS, INC.**, (“the Servicer” or “Seterus”), in pending foreclosure cases (“the Foreclosures”), by and through counsel, Pluese, Becker & Saltzman, LLC, Rob Saltzman, Esquire, appearing, pursuant to the April 4, 2012 Order of the New Jersey Supreme Court (the “April 4th Order”) and based upon the facts and circumstances described in the Verified Complaint filed herewith and incorporated herein by reference, including defined terms; and the Court having determined that this matter is appropriately 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 _____ day of _____, 2013,

ORDERED that Foreclosure Defendants identified in Exhibit “A” of the Verified Complaint (the “Remediated NOI List”) appear and show cause on the _____ day of _____, 2013 before the Honorable Paul Innes, P.J.Ch., Superior Court, Mercer County, Chancery Division, at 175 South Broad Street, Trenton, NJ 08650 at _____ o’clock (the “Hearing”), why a Final Order/Judgment should not be entered as follows:

- A. Declaring the Servicer's Remediated NOIs in the form of the Remediated NOI Template that contain accurate information regarding each subject Loan derived from the Servicer's Loan Records to be compliant with the requirements of the Fair Foreclosure Act; and

- B. Allowing the Servicer to send Remediated Notices of Intention to Foreclose (the "Remediated NOIs"), affording Foreclosure Defendants at least thirty (30) days from the date the Remediated NOI is mailed to cure the default on their Mortgage without attorneys' fees or costs incurred in the pending Foreclosure; and

- C. Granting such other relief as the Court deems equitable and just.

IT IS FURTHER ORDERED that:

1. Plaintiff shall serve upon each Foreclosure Defendant a complete package (the "OTSC Package") consisting of a conformed copy of this Order To Show Cause, Verified Complaint without Exhibits, Supporting Certification, Letter Memorandum, Explanatory Letter and Remediated NOI.

2. Service of the OTSC Package shall be effectuated by simultaneous certified mail, return receipt requested, and regular mail to the subject Mortgaged Property's address and the Foreclosure Defendant's last known address if different. In the event of a deceased Foreclosure Defendant, the OTSC Package will be mailed to the Address of the Estate if known or available.

3. A copy of this Order To Show Cause and Verified Complaint shall be posted on the Judiciary's Web Page at the following link: <http://www.judiciary.state.nj.us> within _____ days from the date of entry of this OTSC where it can be viewed by the general public.
4. The Plaintiff will file proof of service of the OTSC Package no later than nine (9) days before the Hearing Date.
5. Regarding any Foreclosure Defendant involved in a Bankruptcy case wherein the Automatic Stay enjoins prosecution of the Foreclosure,
 - a. The Servicer may serve a copy of this Order to Show Cause and Verified Complaint, but may defer serving a Remediated NOI if it believes that doing so may violate the Automatic Stay.
 - b. If the Court grants final relief on the return date of this Order To Show Cause and the Servicer has not already sent a Remediated NOI, then the Servicer may send the Remediated NOI once the Automatic Stay is vacated, modified or otherwise inapplicable. In the alternative, Plaintiff may apply to the United States Bankruptcy Court for relief from the Automatic Stay to effectuate service of the Remediated NOI pursuant to this Order.
 - c. In the event that the Servicer does not serve a Remediated NOI with this Order To Show Cause, Plaintiff's Foreclosure action may not proceed until such Remediated NOI is served pursuant to this Court's Order and the time provided therein to cure the default has passed without the default having been cured.

d. If the Servicer believes that service of this Order To Show Cause may be a violation of the Automatic Stay, then once the Stay is vacated, modified or otherwise no longer enjoins service of a Remediated NOI, then the Servicer may send an OTSC Package to the Foreclosure Defendant(s) and the Foreclosure(s) may proceed where more than 35 days have passed after such OTSC Package was sent without the default having been cured. Plaintiff shall not be required to file another Order To Show Cause to Remediate NOIs at issue in Foreclosures subject to the Automatic Stay.

6. Plaintiff shall publish legal notices of this OTSC on at least two days prior to _____ in the following newspapers:

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

7. The Court will only entertain objections (the “Objections”) to the process provided for by the April 4th Order. Any Party 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 must also be sent to:

Honorable Paul Innes, P.J.Ch.
Mercer County Civil Courts Building
175 South Broad Street

Trenton, NJ 08650-0068

A copy of the Objection must also be served upon the attorney for the Plaintiff:

Rob Saltzman, Esquire
Pluese, Becker & Saltzman, LLC
20000 Horizon Way, Suite 900
Mt. Laurel, New Jersey 08054

Objections must state with specificity the basis for the Objection and must be filed no later than _____, 2013.

8. Any objection regarding a particular Remediated NOI in a particular Foreclosure case must be filed in writing under the Docket Number of that particular Foreclosure action, NOT this Order To Show Cause. Any such 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 particular Remediated NOI will be referred for resolution to the Chancery Judge in the Vicinage where the Mortgaged Property is located.
9. Foreclosure Defendants are hereby informed that a telephone call to the Plaintiff, to the Plaintiff's attorney, to the Servicer, to the Superior Court Clerk's Office, or to this Court, will not protect your rights nor constitute a valid Objection; you must file and serve your written Objection as provided for by 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 written Objection is properly filed and served, the Plaintiff's written reply (the "Reply") shall be filed and served by _____, 2013. A copy of the Reply, if any, shall be served upon the Clerk of Superior Court, with a courtesy copy to the Honorable Paul Innes, P.J.Ch. The Reply need only be served upon the particular Foreclosure Defendant who properly filed and served his/her/their Objection.
12. Plaintiff shall submit to the Court an original and two copies of a proposed form of Final Order/Judgment incorporating the relief sought no later than _____ days before the Hearing.
13. The Plaintiff shall file a Certificate 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 Hearing.
14. The Court will entertain argument, but not testimony, at the Hearing, unless the Court otherwise directs.

By The Court,

Hon. Paul Innes, P.J.Ch.

PLUESE, BECKER & SALTZMAN, LLC

Attorneys at Law

ROB SALTZMAN ♦
RSaltzman@pbslaw.org

SANFORD J. BECKER
SBecker@pbslaw.org

ROBERT T. PLUESE
RPluese@pbslaw.org

ROBERT F. THOMAS ♦
RThomas@pbslaw.org

STUART WEST ♦
SWest@pbslaw.org

MICHAEL GOUDA ♦
MGouda@pbslaw.org

MOUNT LAUREL OFFICE:
20000 Horizon Way, Suite 900
Mount Laurel, NJ 08054-4318
(856) 813-1700
FACSIMILE: (856) 813-1720

PENNSYLVANIA OFFICE:
721 Dresher Road, Suite 1050
Horsham, PA. 19044
(215) 546-3205
FACSIMILE: (215) 653-7454

MORRISTOWN OFFICE:
18 Bank Street
Morristown, NJ 07960
(973) 540-0808
FACSIMILE: (973) 540-0489

OF COUNSEL:

The Law Offices of Barbara A. Fein, P.C. ♦
BarbaraF@lobaf.com

Glen-David Schwarzschild, Esq. ♦
Glens@glenslaw.com

♦ PA and NJ Bars

Our File #

Please reply to our MOUNT LAUREL office

The Honorable Paul Innes P.J. Ch.
Superior Court of New Jersey
Mercer County Civil Courts Building
175 South Broad Street
Trenton, NJ 08650-0068

Re: *In re Notices of Intention to Foreclose Sent by Seterus, Inc.*

Dear Judge Innes:

Seterus, Inc., ("Seterus" or "the Servicer"), by and through local counsel, Pluese, Becker & Saltzman, LLC, Rob Saltzman, Esquire, appearing, respectfully submits this letter memorandum in lieu of a more formal submission in support of the within Order To Show Cause (the "OTSC") seeking authorization to remediate pre-foreclosure Notice(s) of Intent to Foreclose (the "NOI" or "NOIs") in various residential mortgage foreclosure actions (the "Foreclosure" or "Foreclosures") pending in the Superior Court of New Jersey. The Order of the Supreme Court of New Jersey entered on April 4, 2012 (The "April 4 Order") empowers this Honorable Court to entertain summary actions to consider authorizing remediation of NOIs consistent with the Supreme Court's Opinion in *U.S. Bank, N.A. v. Guillaume*, 209 N.J. 449 (2012) ("Guillaume"), where such NOIs were not strictly compliant with the notice provisions of the Fair Foreclosure Act of 1995 (The "FFA"), N.J.S.A. 2A:50-56 et seq.

Mortgage Servicers like Seterus are uniquely situated to seek and effectuate relief of the kind requested by this OTSC. The contents of the within Verified Complaint are respectfully incorporated herein by reference, including defined terms therein. Briefly summarized and as described more specifically in the within Verified Complaint, in their capacity as Servicer, Seterus undertakes payment collection/application, loss mitigation and various collection efforts, including referrals to and management of foreclosure actions referred to local counsel for prosecution, pursuant to the contracts that govern its relationship with the owners of the subject mortgage loans (the "Loan" or "Loans"), the Loan documents, Rules of Court and applicable law.

The Hon. Paul Innes, P.J.Ch.

In re Application of Seterus Inc., to issue Remediated Notices of Intent to Foreclose

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As the entity collecting and processing payments, Servicers like Seterus possess the information regarding payments tendered/applied, escrow subaccount deposits/disbursements, payments that are due, whether a loan is in default and, if so, the extent of any delinquency. The foregoing information is maintained in contemporaneous business records of Servicers like Seterus (the "Loan Records") and The Owners of the loans that are Plaintiffs in the Foreclosures rarely maintain such "loan level" data where their loans are being serviced by another.

Among the responsibilities of a Servicer like Seterus is to issue the NOI when a mortgage (the "Mortgage" or "Mortgages") encumbering property located in this jurisdiction (the "Mortgaged Property" or "Mortgaged Properties") is in default and foreclosure is contemplated, Seterus issued the NOIs that are the subject of this OTSC. Accordingly, if granted, the Servicer is uniquely situated to effectuate the relief sought by this OTSC.

Applicable authority guides the Court in the sound exercise of discretion to grant the relief requested in the within OTSC. On February 27, 2012, the New Jersey Supreme Court released their Opinion in Guillaume, and held that, while strict compliance of the notice provisions of the FFA is generally required, a Court adjudicating a foreclosure action has the discretion to determine the appropriate remedy for an NOI that is not strictly statutorily compliant, including allowing a remediated NOI to be sent to those persons (the "Foreclosure Defendants") to whom the FAA requires that a NOI be sent. The Supreme Court's April 4 Order, in furtherance of Guillaume, provides that any remediated NOI must be accompanied by a letter (the "Explanatory Letter") to each Foreclosure Defendant explaining

- The reasons why the Remediated NOI is being served;
- The procedure if a Foreclosure Defendant wishes to object to the relief requested;
- The name of the person to contact with questions; and
- That the receipt of the Remediated NOI allows the Foreclosure Defendant 30 days in which to object to or cure the default without attorneys' fees or costs incurred in the pending Foreclosure.

Pursuant to the foregoing authorities, Seterus has identified a population of Foreclosures in which the previously served NOIs were not strictly statutorily compliant and respectfully requests that an Order be entered allowing Seterus to send Remediated NOIs to such Foreclosure Defendants. Seterus has communicated with various local counsel prosecuting the Foreclosures to compile the information incorporated into the attached list (the "Remediated NOI List"), including, the abbreviated Caption, Docket Number, County of venue and the nature of the noncompliant aspect of the NOI, as well as other available and relevant information.

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Previously contested matters are also included in the Remediated NOI List if remanded to the Office of Foreclosure after resolution of the contested issue(s), pursuant to N.J.Ct R. 4:64(1)(c)(3). Foreclosures in this posture, if any, are included in this OTSC to afford an additional benefit to these Foreclosure Defendants and because excluding them could result in an unresolved issue that could be detrimental to the Parties, the Court and the communities in which the properties at issue therein are located.

In the exercise of this Honorable Court's sound discretion to fashion an appropriate equitable remedy for a NOI that does not strictly comply with the FAA as construed by applicable authorities, the Supreme Court provided the following guidance:

In determining an appropriate remedy for a violation of N.J.S.A. 2A:50-56(c) (11), trial courts should consider the express purpose of the provision: to provide notice makes "the debtor aware of the situation", and to enable the homeowner to attempt to cure the default. N.J.S.A. 2A:50-56(c); Statement to Assembly Bill No. 1064, *supra*, at 8. Accordingly, a trial court fashioning an equitable remedy for a violation of N.J.S.A. 2A:50-56(c) (11) 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.

US Bank v. Guillaume, *supra*.

The original NOIs at issue herein contained incomplete contact information for the Lender, and/or otherwise deviated from strict compliance with the FFA as recently interpreted by our Courts. It is the mortgage loan Servicer to whom the Lender delegated all responsibility regarding "loan-level" matters, including addressing Borrower's inquiries regarding, *inter alia*, delinquency and foreclosure issues. Notwithstanding any technical noncompliance in the NOI, the Borrower was fully informed of the identity of and the contact information for the entity with whom any inquiries regarding the "status of the loan" and/or "his or her opportunity to cure the default" within the meaning of Guillaume. The original NOIs were consistent with and effectuated the salutary goal of the FFA to provide Borrowers with contact information for the entity with whom they may discuss, dispute, and/or otherwise address their default. Any information absent from the original NOI, e.g., complete contact information for the "Lender" or any counseling agency, etc., was readily obtainable via the simple expedient of contacting the Servicer, whose complete contact information was provided in the NOI.

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Further, during the pendency of the subject Foreclosures, each Borrower received various Notices, pleadings, documents and other communications from counsel for the Plaintiff/Mortgagee, all of which contained information regarding the status of the loan, opportunities to cure the default (e.g., the materials regarding the Court sponsored Mediation Program served upon the Borrower with the Summons and Complaint), and contact information for counsel. Each such Pleading, Notice or other document constituted a source of information and invitation to initiate contact with authorized representatives in a position to provide further information or assistance.

If any Borrower had the inclination to contact a responsible representative of the Plaintiff/Lender for the purpose of understanding the “status of the loan” or any available “opportunity to cure the default” then such Borrower was provided ample opportunities and means to initiate such contact. If no such contact was made notwithstanding all the foregoing communications, then Seterus respectfully submits that the inference can reasonably be drawn that the deviation from strict statutory compliance at issue herein was immaterial and had no adverse impact upon the Borrower’s ability to understand and/or address the default. In the alternative, if the Borrower contacted the Servicer or foreclosure counsel, or availed him/herself of the benefits of the Court sponsored Mediation Program or other available options for an amicable resolution to the Foreclosure, then the inference may be reasonably drawn that the deviation from strict statutory compliance at issue herein was immaterial because the purpose of the NOI was fulfilled.

Either way, the deviation in the original NOIs at issue herein from strict statutory compliance had no adverse impact upon the Borrowers’ ability to obtain information regarding the status of the loan or any opportunities to cure the default. Accordingly, the criterion for determining whether an equitable alternative to the harsh sanction of dismissal is appropriate is the extent, if any, that the deficiency in the subject NOI adversely impacted the Borrower’s ability to understand and address the mortgage default. Seterus respectfully submits that the harsh sanction of dismissal is inappropriate in the context of the subject Foreclosures and that, for the reasons articulated herein, this Honorable Court should exercise its discretion to fashion a more equitable remedy that allows the Foreclosure to proceed while preserving the Borrower’s statutory rights and opportunity to resolve the default upon which the Foreclosure is predicated.

Seterus respectfully submits that the deviation from strict statutory compliance is readily amenable to remediation and that an appropriate equitable remedy would be to authorize the Servicer to send a “remediated” NOI (the “Remediated NOI”) to each Foreclosure Defendant, without intervening expenses related to the pending Foreclosure. The foregoing equitable remedy vitiates any adverse impact and restores the Parties to the same positions they would have occupied if the original NOIs were strictly statutorily compliant. If the Foreclosure Defendant is either unwilling or unable to cure the delinquency within the time provided for by the Court, then the Foreclosure should proceed.

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Further, Seterus respectfully submits that to promote economy, avoid waste, and to afford Foreclosure Defendants the earliest opportunity to cure their defaults by providing the amount due before more monthly payments and other charges accrue, Seterus is contemporaneously sending to each of the Foreclosure Defendants identified on the Remediated NOI List a complete package (the "OTSC Package") consisting of the Verified Complaint, OTSC, Supporting Certification and this Letter Memorandum, Explanatory Letter and Remediated NOI in the form of the Remediated NOI Template containing substantive information pertaining to the subject Loan in each Foreclosure derived from the Loan Records. Seterus will produce to this Court proof of service of such Remediated NOIs upon the Foreclosure Defendants at the Mortgaged Property or their last known address, if different. It is Seterus' request that this Honorable Court find that the foregoing procedure accomplishes the salutary purpose of applicable authorities while avoiding the necessity to send duplicate mailings to all Foreclosure Defendants after a Final Order/Judgment is entered herein. Seterus requests authorization to send the Final Order/Judgment herein only to those Foreclosure Defendants who have filed an Objection or otherwise appeared in these proceedings as directed by the Court and also to any Foreclosure Defendant who had not already been sent an OTSC Package.

Seterus understands that the "single mailing" procedure described above (the "Single Mailing Procedure") was approved by the Court in In re Notices of Intention to Foreclose Served by MidFirst Bank, Docket No. F-12399-12 (the "MidFirst matter") and Seterus respectfully submits that the Single Mailing Procedure is also appropriate herein because it balances the goals of affording Foreclosure Defendants the earliest possible opportunity to cure their default, reinstate their Mortgage(s) and resolve their Foreclosure(s) while avoiding duplicative effort, waste and delay. In the alternative, if the Court is not inclined to the foregoing, then Seterus requests leave to send the OTSC Package again upon entry of a Final Order/Judgment or as otherwise directed by the Court.

Seterus is concerned that service of the Verified Complaint, OTSC, Explanatory Letter and Remediated NOI as a complete package upon entry of the OTSC (i.e., the Single Mailing Procedure authorized by the Court in the MidFirst matter) may be inconsistent with certain portions of the Explanatory Letter created by the Court before the Single Mailing Procedure was developed, and to the extent that such an inconsistency exists in this regard only, Seterus requests that the provisions of the OTSC and Pleadings herein shall be deemed to amend and supersede the Explanatory Letter.

By reason of the foregoing, Seterus respectfully request entry of the within Order To Show Cause permitting remediation of the original NOIs at issue in the Foreclosures by sending a OTSC Package to the Foreclosure Defendants consisting of the OTSC, Supporting Certification and this Letter Memorandum, Explanatory Letter and Remediated NOI (without expenses incurred in the pending Foreclosure) to the Mortgaged Property or last known address of each Foreclosure Defendant, if different. Seterus further requests that insofar as service of the Verified Complaint,

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OTSC, Explanatory Letter and Remediated NOI as a complete package may be inconsistent with certain provisions contained in the Explanatory Letter created by the Court before conception of the Single Mailing Procedure authorized by the Court in the MidFirst matter to the extent that such an inconsistency exists in this regard only, the provisions of the OTSC be deemed to amend and supersede the Explanatory Letter

By reason of the foregoing, Seterus respectfully submits that good cause exists and has been demonstrated for the relief requested in this Application.

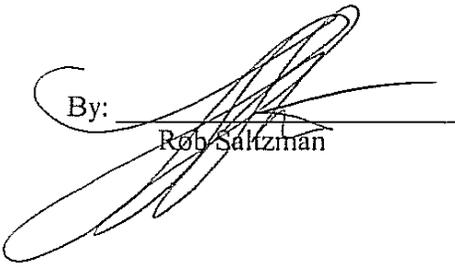
Thank you for your Honor's consideration of this matter.

Respectfully Submitted,

Pluese, Becker & Saltzman, LLC

By: _____

Rob Saltzman





Physical Address
14523 SW Millikan Way, Suite 200; Beaverton, OR 97005

Business Hours (Pacific Time)
Monday-Thursday 9 a.m. to 6 p.m.
Friday 9 a.m. to 6 p.m.

<letter_date>

Payments
PO Box 7162; Pasadena, CA 91109-7162

Correspondence
PO Box 2008; Grand Rapids, MI 49501-2008

Phone
866.570.5277

Fax
866.578.5277

Website
www.seterus.com

X015A

<Borrower1>[
<Borrower2>]
<Address 1> <Address 2>
<City>, <ST> <Zip>

RE: Loan number: <loan_num>, serviced by Seterus, Inc.
Order to Show Cause: <Caption and Docket Number of Order to Show Cause>

Dear <Borrower1>[and <Borrower2>]:

Please be advised that the New Jersey Supreme Court recently held in U.S. Bank NA. 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.

Why You Are Receiving This Letter

You are receiving this letter because you are the defendant in a pending foreclosure action, and it is believed that the Notice of Intention to Foreclose served upon you prior to the commencement of the foreclosure action did not comply with the requirements of the Fair Foreclosure Act.

By the court's Order to Show Cause dated <Month> <Day>, <Year>, and in compliance with the Supreme Court's opinion in U.S. Bank NA. v. Guillaume, [Hon. Paul Innes, P.J.Ch., Mercer Vicinage or Hon. Margaret Mary McVeigh, P.J.Ch., Passaic Vicinage], gave permission to [plaintiff or servicer name] 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.

Information About the Order to Show Cause and Verified Complaint

Enclosed with this letter are copies of the Order to Show Cause and verified complaint. The verified complaint lists the following lenders in the following counts of the verified complaint:

Count 1:

The attachments to the verified complaint, which list the foreclosure actions in which the above-named lenders are the plaintiffs, will be made available on the New Jersey Courts website at www.judiciary.state.nj.us/. If you are unsure of the docket number for your foreclosure action, you can access that information on the court's website on the attached exhibits to the verified complaint by entering your name into the automatic search field on the website.

<Borrower1>
<Borrower2>

<letter_date>

Loan number: <loan_num>

If you do not have access to a computer or have trouble locating that information on the Court's website, you can contact a representative from Seterus at 866.570.5277 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 30 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 Intention to Foreclose, the foreclosure action against you will proceed.

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 to Foreclose lists the name and address of the current lender on your loan.

Questions about the Notice of Intention to Foreclose

Should you have questions with regard to your loan or the corrected Notice of Intention to Foreclose, please contact Seterus at 866.570.5277. 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 corrected 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.

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 within 30 days:

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, <attorney name>, at <attorney address>, and mail a copy of the objection to <Judge Innes or Judge McVeigh> at <address>.

<Borrower1>

<Borrower2>

<letter_date>

Loan number: <loan_num>

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 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 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 have any questions, please contact us at 866.570.5277. For borrowers having difficulty making their payments, we have loan specialists available from Monday-Thursday 5 a.m. to 9 p.m., Friday 5 a.m. to 6 p.m., and Saturday 9 a.m. to 12 p.m. (Pacific time). Saturday hours may vary.

Sincerely,

Seterus, Inc.

Enclosure(s)



Physical Address
14523 SW Millikan Way, Suite 200; Beaverton, OR 97005

Business Hours (Pacific Time)
Monday-Thursday 5 a.m. to 8 p.m.
Friday 5 a.m. to 6 p.m.

<letter_date>

Payments
PO Box 7162; Pasadena, CA 91109-7162

FIRST CLASS MAIL AND CERTIFIED, RETURN RECEIPT REQUESTED PO Box 2008; Grand Rapids, MI 49501-2008

Phone
866.570.5277

Fax
866.578.5277

Website
www.seterus.com

L177AA.1

<Borrower1>
<Borrower2>
<Address 1> <Address 2>
<City>, <ST> <Zip>

NOTICE OF INTENT TO FORECLOSE

RE: Loan number: <loan_num>, serviced by Seterus, Inc.

Dear <Borrower1>[and <Borrower2>]:

Fannie Mae ("Federal National Mortgage Association") holds the mortgage on your property and is the owner of your loan.

This loan is in default. If full payment of the amount in default is not made by <system_date_plus_35_days>, *If foreclosure has not commenced* [a mortgage foreclosure lawsuit against you may be instituted. In this case, the plaintiff's name and address in the mortgage foreclosure proceeding will be <Plaintiff's Name> at <Plaintiff's Address>.] *If foreclosure has already commenced* [the mortgage foreclosure lawsuit that was previously initiated may be continued. The plaintiff's name is <Plaintiff's name> and address is <Plaintiff's Address>.]

Please be advised of the following:

1. A mortgage dated <original_note_date> was given to secure the loan in the original principal amount of \$<original_loan_amount> and is a lien against that certain residential property located at <Collateral_Address_1> <Collateral_Address_2>, <Collateral_City>, <Collateral_ST> <Collateral_Zip>.

2. The loan is in default because regular loan payments have not been made according to the terms of the note. Specifically, the following payments and other contractual charges are due, unpaid, and owing:

Insert as many pmt lines as there are pmt chgs in the delinquency period. Group like pmt amts together. If there is only one pmt open per amt, exclude <through...> and < each>.

Payments: <chg_oldest_open_type_1_due_date> [through <chg_last_open_due_date>]
 in the amount of \$<pmt_amt_total>< each>
If more than 1pmt amt [<chg_next_oldest_open_type_1_due_date> [through
 <chg_last_open_due_date>]in the amount of \$<pmt_amt_total>< each>]

Payment total: \$<chg_total_type_1_installments>

<Borrower1>

5. If the default is not cured by the date stated in paragraph 3 regarding the initiation of a foreclosure proceeding, we may take steps to terminate your ownership in the property by initiating foreclosure proceedings in a court of competent jurisdiction. You could lose your home as a result of the mortgage default.
6. If foreclosure proceedings are commenced, you still have the right to cure the default as stated in paragraph 3, but you will be required to pay the lender's court costs and attorney's fees in an amount not to exceed the amount permitted pursuant to the Rules Governing the Courts of the State of New Jersey.
7. You have the right to transfer the mortgaged property to another person pursuant to terms of the Mortgage and any such transferee may have the right to cure the default as provided for by law, subject to the provisions of the Mortgage documents.
8. You should seek counsel from an attorney at law of your own choice concerning your residential mortgage default situation. If you are unable to obtain an attorney, you may communicate with the New Jersey Bar Association or Lawyer Referral Service in the county in which the residential property securing the mortgage loan is located. If you are unable to afford an attorney, you may be eligible for free subsidized legal assistance and you may communicate with the Legal Services Office in the county in which the mortgaged property is located.
9. You may be eligible for financial assistance in curing the default from programs operated by the State or Federal governments, or non-profit organizations, if any, identified by Commissioner of Banking of the State of New Jersey, whose telephone number is 609.292.3420.
10. If you disagree with our assertion that the mortgage is in default or if you disagree with the correctness of the amount required to cure the default as stated in the letter, you may contact:

<Team Lead 1>
Seterus, Inc.
PO Box 2008, Grand Rapids, MI 49501-2008
866.570.5277 Ext. <TL 1 Ext>

While we will attempt to address any concerns, our review will not necessarily delay our decision to commence foreclosure proceedings.

If the mortgage is foreclosed, the mortgaged property will be sold by the Sheriff or other officer authorized by law and the proceeds of sale applied to the mortgage debt. *Remove for loans with BC*[You also may be sued personally for all sums due under the note or other instrument evidencing your personal obligation to repay the loan, as provided for by law.] Payment must be in cashier's check, certified check, or money order and payable to us at the address stated in this letter. Please include your loan number on any payment or correspondence.

<Borrower1>
<Borrower2>
<letter_date>
Loan number: <loan_num>

For loans within 35 days of L027[This notice of our intent to foreclose has no effect on your right to dispute the debt in writing as indicated in the debt validation letter we sent to you on <date L027 sent>].

The Fair Debt Collection Practices Act does not require us to wait until the end of the 30-day validation period before attempting to collect this debt. If, however, you request proof of the debt or the name and address of the original creditor within the 30-day period upon your receipt of the debt validation letter, the law requires us to suspend our efforts to collect the debt until we mail the requested information to you.]

If foreclosure proceedings are commenced against you, you have the right to assert in such proceedings the non-existence of default or any other defense you may have to acceleration or foreclosure, as provided for by applicable law. In addition, you may have other rights provided for by state law, by federal law, or by the mortgage contract document.

If you cure the default, the Mortgage will be restored to the same position as if no default had occurred.

For loans with Bankruptcy disposal codes (BK, BD, BP, BC, BR, BI, or BX)[If you receive or have received a discharge of this debt in a bankruptcy proceeding and the debt is not reaffirmed in the bankruptcy proceeding, you will not be personally responsible for the debt. However, the lien against the property securing this debt may remain on the property until the amount owing on the loan is paid. In addition, we may commence a foreclosure proceeding against the property that secures this loan.]

For loans with a 4S disposal code[Since you have received a non-recourse assumption, you will not be personally responsible for the debt. However, the lien against the property securing this debt may remain on the property until the amount owing on the loan is paid.]

If you have any questions, please contact us at 866.570.5277. For borrowers having difficulty making their payments, we have loan specialists available Monday-Thursday 5 a.m. to 9 p.m., Friday 5 a.m. to 6 p.m., and Saturday 9 a.m. to 12 p.m. (Pacific time). Saturday hours may vary.

Sincerely,

Seterus, Inc.

Enclosure(s): NJ CCCS List[, Notice of Debt>

EXHIBIT C



Physical Address
14523 SW Millikan Way, Suite 200; Beaverton, OR 97005

Business Hours (Pacific Time)
Monday-Thursday 5 a.m. to 8 p.m.
Friday 5 a.m. to 6 p.m.

<letter_date>

Payments
PO Box 7162; Pasadena, CA 91109-7162

FIRST CLASS MAIL AND CERTIFIED, RETURN RECEIPT REQUESTED PO Box 2008; Grand Rapids, MI 49501-2008

Phone
866.570.5277

Fax
866.578.5277

Website
www.seterus.com

L177AA.1

<Borrower1>
<Borrower2>
<Address 1> <Address 2>
<City>, <ST> <Zip>

NOTICE OF INTENT TO FORECLOSE

RE: Loan number: <loan_num>, serviced by Seterus, Inc.

Dear <Borrower1>[and <Borrower2>]:

Fannie Mae ("Federal National Mortgage Association") holds the mortgage on your property and is the owner of your loan.

This loan is in default. If full payment of the amount in default is not made by <system_date_plus_35_days>, *If foreclosure has not commenced* [a mortgage foreclosure lawsuit against you may be instituted. In this case, the plaintiff's name and address in the mortgage foreclosure proceeding will be <Plaintiff's Name> at <Plaintiff's Address>.] *If foreclosure has already commenced* [the mortgage foreclosure lawsuit that was previously initiated may be continued. The plaintiff's name is <Plaintiff's name> and address is <Plaintiff's Address>.]

Please be advised of the following:

1. A mortgage dated <original_note_date> was given to secure the loan in the original principal amount of \$<original_loan_amount> and is a lien against that certain residential property located at <Collateral_Address_1> <Collateral_Address_2>, <Collateral_City>, <Collateral_ST> <Collateral_Zip>.

2. The loan is in default because regular loan payments have not been made according to the terms of the note. Specifically, the following payments and other contractual charges are due, unpaid, and owing:

Insert as many pmt lines as there are pmt chgs in the delinquency period. Group like pmt amts together. If there is only one pmt open per amt, exclude <through...> and <each>.

Payments: <chg_oldest_open_type_1_due_date> [through <chg_last_open_due_date>] in the amount of \$<pmt_amt_total><each>

If more than 1pmt amt [<chg_next_oldest_open_type_1_due_date> [through <chg_last_open_due_date>]in the amount of \$<pmt_amt_total><each>]

Payment total: \$<chg_total_type_1_installments>

<Borrower1>

<Borrower2>
<letter_date>
Loan number: <loan_num>

Group like amts together. If there is only one open per amt, exclude <through...> and < each> and if there is more than one late charge open the same day they need to be broken out..

[Late charges: <chg_oldest_open_late_chg_due_date> [through
 <chg_newest_open_late_chg_due_date>]in the amount of
 \$<chg_single_late_chg_amt>< each>]

If more than 1 chg amt [<chg_oldest_open_late_chg_due_date> [through
 <chg_newest_open_late_chg_due_date>]in the amount of
 \$<chg_single_late_chg_amt>< each>]

Late charge total: \$<chg_total_late_chg_amt>>

<Payoff Class code description> \$<Payoff class code charge total>

If payoff class code description is the same, do not list each but use total for that description. List as many as necessary for different payoff class code descriptions where the sum of the total is greater than 0.

Include if maturity date is less than lastacc date:

[Arrearage \$<balance_arrearage_balance>]

Suspense \$<total_suspense_amount>

Total Amount Due \$<foreclosure_total>

Because of interest, late charges, and other charges that vary from day to day, the amount due on the day you pay may be greater. Hence, if you pay the amount shown above, an adjustment may be necessary after your payment is received. For further information, write to Seterus at the address identified in paragraph 10 of this letter.

3. You have the right to bring your loan up-to-date ("cure the default") at any time, up to the entry of a Final Judgment in Foreclosure or Order of Redemption, if applicable. To cure this default, you must pay all sums that would have been due in the absence of default at the time of such payment, perform any other obligation that you would have been bound to perform in the absence of default or the exercise of an acceleration clause, pay court costs, if any, and attorney's fees in an amount not to exceed the amount permitted under the Rules Governing the Courts of the State of New Jersey, and pay all contractual late charges as provided for in the note or mortgage.

To avoid the initiation of a foreclosure proceeding, you must cure the default by paying or tendering the sum of \$<foreclosure_total> as itemized above, on or before <system_date_plus_35_days>.

4. Payment or tender must be made to Seterus, Inc., PO Box 7162; Pasadena, CA 91109-7162 or contact <Team Lead 1> at 866.570.5277 Ext. <TL 1 Ext>.

If you send only a partial payment, we may keep the payment, but the entire remaining outstanding amount will still be due.

<Borrower1>
<Borrower2>
<letter_date>
Loan number: <loan_num>

5. If the default is not cured by the date stated in paragraph 3 regarding the initiation of a foreclosure proceeding, we may take steps to terminate your ownership in the property by initiating foreclosure proceedings in a court of competent jurisdiction. You could lose your home as a result of the mortgage default.
6. If foreclosure proceedings are commenced, you still have the right to cure the default as stated in paragraph 3, but you will be required to pay the lender's court costs and attorney's fees in an amount not to exceed the amount permitted pursuant to the Rules Governing the Courts of the State of New Jersey.
7. You have the right to transfer the mortgaged property to another person pursuant to terms of the Mortgage and any such transferee may have the right to cure the default as provided for by law, subject to the provisions of the Mortgage documents.
8. You should seek counsel from an attorney at law of your own choice concerning your residential mortgage default situation. If you are unable to obtain an attorney, you may communicate with the New Jersey Bar Association or Lawyer Referral Service in the county in which the residential property securing the mortgage loan is located. If you are unable to afford an attorney, you may be eligible for free subsidized legal assistance and you may communicate with the Legal Services Office in the county in which the mortgaged property is located.
9. You may be eligible for financial assistance in curing the default from programs operated by the State or Federal governments, or non-profit organizations, if any, identified by Commissioner of Banking of the State of New Jersey, whose telephone number is 609.292.3420.
10. If you disagree with our assertion that the mortgage is in default or if you disagree with the correctness of the amount required to cure the default as stated in the letter, you may contact:

<Team Lead 1>
Seterus, Inc.
PO Box 2008, Grand Rapids, MI 49501-2008
866.570.5277 Ext. <TL 1 Ext>

While we will attempt to address any concerns, our review will not necessarily delay our decision to commence foreclosure proceedings.

If the mortgage is foreclosed, the mortgaged property will be sold by the Sheriff or other officer authorized by law and the proceeds of sale applied to the mortgage debt. *Remove for loans with BC*[You also may be sued personally for all sums due under the note or other instrument evidencing your personal obligation to repay the loan, as provided for by law.] Payment must be in cashier's check, certified check, or money order and payable to us at the address stated in this letter. Please include your loan number on any payment or correspondence.

<Borrower1>
<Borrower2>
<letter_date>
Loan number: <loan_num>

For loans within 35 days of L027[This notice of our intent to foreclose has no effect on your right to dispute the debt in writing as indicated in the debt validation letter we sent to you on <date L027 sent>].

The Fair Debt Collection Practices Act does not require us to wait until the end of the 30-day validation period before attempting to collect this debt. If, however, you request proof of the debt or the name and address of the original creditor within the 30-day period upon your receipt of the debt validation letter, the law requires us to suspend our efforts to collect the debt until we mail the requested information to you.]

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If you cure the default, the Mortgage will be restored to the same position as if no default had occurred.

For loans with Bankruptcy disposal codes (BK, BD, BP, BC, BR, BI, or BX)[If you receive or have received a discharge of this debt in a bankruptcy proceeding and the debt is not reaffirmed in the bankruptcy proceeding, you will not be personally responsible for the debt. However, the lien against the property securing this debt may remain on the property until the amount owing on the loan is paid. In addition, we may commence a foreclosure proceeding against the property that secures this loan.]

For loans with a 4S disposal code[Since you have received a non-recourse assumption, you will not be personally responsible for the debt. However, the lien against the property securing this debt may remain on the property until the amount owing on the loan is paid.]

If you have any questions, please contact us at 866.570.5277. For borrowers having difficulty making their payments, we have loan specialists available Monday-Thursday 5 a.m. to 9 p.m., Friday 5 a.m. to 6 p.m., and Saturday 9 a.m. to 12 p.m. (Pacific time). Saturday hours may vary.

Sincerely,

Seterus, Inc.

Enclosure(s): NJ CCCS List[, Notice of Debt>

EXHIBIT B



Physical Address
14523 SW Millikan Way, Suite 200; Beaverton, OR 97005

Business Hours (Pacific Time)
Monday-Thursday 5 a.m. to 8 p.m.
Friday 5 a.m. to 6 p.m.

<letter_date>

Payments
PO Box 7162; Pasadena, CA 91109-7162

Correspondence
PO Box 2008; Grand Rapids, MI 49501-2008

Phone
866.570.5277

Fax
866.578.5277

Website
www.seterus.com

X045d

<Borrower1>[
<Borrower2>]
<Address 1> <Address 2>
<City>, <ST> <Zip>

RE: Loan number: <loan_num>, serviced by Seterus, Inc.
Order to Show Cause: <Caption and Docket Number of Order to Show Cause>

Dear <Borrower1>[and <Borrower2>]:

Please be advised that the New Jersey Supreme Court recently held in U.S. Bank NA. 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.

Why You Are Receiving This Letter

You are receiving this letter because you are the defendant in a pending foreclosure action, and it is believed that the Notice of Intention to Foreclose served upon you prior to the commencement of the foreclosure action did not comply with the requirements of the Fair Foreclosure Act.

By the court's Order to Show Cause dated <Month> <Day>, <Year>, and in compliance with the Supreme Court's opinion in U.S. Bank NA. v. Guillaume, [Hon. Paul Innes, P.J.Ch., Mercer Vicinage or Hon. Margaret Mary McVeigh, P.J.Ch., Passaic Vicinage], gave permission to [plaintiff or servicer name] 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.

Information About the Order to Show Cause and Verified Complaint

Enclosed with this letter are copies of the Order to Show Cause and verified complaint. The verified complaint lists the following lenders in the following counts of the verified complaint:

Count 1:

The attachments to the verified complaint, which list the foreclosure actions in which the above-named lenders are the plaintiffs, will be made available on the New Jersey Courts website at www.judiciary.state.nj.us/. If you are unsure of the docket number for your foreclosure action, you can access that information on the court's website on the attached exhibits to the verified complaint by entering your name into the automatic search field on the website.

<Borrower1>
<Borrower2>

<letter_date>

Loan number: <loan_num>

If you do not have access to a computer or have trouble locating that information on the Court's website, you can contact a representative from Seterus at 866.570.5277 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 30 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 Intention to Foreclose, the foreclosure action against you will proceed.

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 to Foreclose lists the name and address of the current lender on your loan.

Questions about the Notice of Intention to Foreclose

Should you have questions with regard to your loan or the corrected Notice of Intention to Foreclose, please contact Seterus at 866.570.5277. 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 corrected 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.

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 within 30 days:

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, <attorney name>, at <attorney address>, and mail a copy of the objection to <Judge Innes or Judge McVeigh> at <address>.

<Borrower1>

<Borrower2>

<letter_date>

Loan number: <loan_num>

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 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 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 have any questions, please contact us at 866.570.5277. For borrowers having difficulty making their payments, we have loan specialists available from Monday-Thursday 5 a.m. to 9 p.m., Friday 5 a.m. to 6 p.m., and Saturday 9 a.m. to 12 p.m. (Pacific time). Saturday hours may vary.

Sincerely,

Seterus, Inc.

Enclosure(s)

EXHIBIT A

Loan/umb Docmt #	Defect Type	Village	Attorney	Business Name	Business Address	City	State	Zip	Business Op	Business Address	City	State	Zip	
1172254 F-030504-1395	Missing lender info	CAMDEN	Frenkel, Lambert, Weiss, Weisman & Gordon	VILLOLA, VICTOR	815 CEDAR AVE	INDENW DHD	NJ	08021	716 MYRTLE AVE	INDENW DHD	NJ	08021	08021113	
1172103 F-24401-10 lender info	Missing lender info	BERGEN	Frenkel, Lambert, Weiss, Weisman & Gordon	HENAT, KATHERINE	49 FOREST AVE	MONTRVAL	NJ	07643	49 FOREST AVE	MONTRVAL	NJ	07643	07643210	
11723658 F-14820-09 lender info	Missing lender info	UNION	Frenkel, Lambert, Weiss, Weisman & Gordon	BERMUDEZ, DUMAR	416 DOYLE ST 418	ELIZABETH	NJ	07202	416-418 DOYLE ST	ELIZABETH	NJ	07202	07202	
11757391 F-41000-09 lender info	Missing lender info	ESSEX	Frenkel, Lambert, Weiss, Weisman & Gordon	CRAWFORD, MARION R	8 FESSENDEN PL	NEWARK	NJ	07111	9 FESSENDEN PL	NEWARK	NJ	07111	07111266	
11723939 F-49220-09 lender info	Missing lender info	MIDDLESEX	Frenkel, Lambert, Weiss, Weisman & Gordon	HERNANDEZ, GEMMA	10 VICTORIA AVE	SPOTSWO D	NJ	08884	10 VICTORIA AVE	SPOTSWO D	NJ	08884	08884114	
11737334 F-51048-09 lender info	Missing lender info	MIDDLESEX	Frenkel, Lambert, Weiss, Weisman & Gordon	DOHERTY, JOHN	172 MAH ST	KEYPORT	NJ	07735	343 CHESTNUT PL	KEYPORT	NJ	07735	0854170	
11754551 F-53225-10 lender info	Missing lender info	ATLANTIC	Frenkel, Lambert, Weiss, Weisman & Gordon	CRESS, FRED	C/O GALLAGHER & GRIMLEY	ATLANTIC CITY	NJ	08401	563 N ELBERG AVE	ATLANTIC CITY	NJ	08401	08401311	
11782750 F-43422-09 lender info	Missing lender info	MERCER	Frenkel, Lambert, Weiss, Weisman & Gordon	ESPINOZA, CAROLINA L	C/O DONALD QUIGLEY	HAMILTON	NJ	08619	20 SWAN ST APT 215	TRINICON	NJ	08619	08619103	
11758852 F-43874-09 lender info	Missing lender info	SUSSEX	Frenkel, Lambert, Weiss, Weisman & Gordon	MOON, GOLDWATER	7 WASHINGTON CH AVE	VERNDI	NJ	07462	2 WASHINGTON AVE	VERNDI	NJ	07462	07462312	
11722790 F-48250-09 agency listing	Incorrect	PASSAIC	Frenkel, Lambert, Weiss, Weisman & Gordon	HAMMAD, MOHAMMAD	420 STATE ST	CHERRY HILL	NJ	08002	67 DONIA DR	CHERRY HILL	NJ	08002	07013363	
11755158 F-24223-09 lender info	Missing lender info	ESSEX	Frenkel, Lambert, Weiss, Weisman & Gordon	BRANTLEY, CODY	PO BOX 91	ELMIRA	NC	27921	454 CLENNWOOD AVE	EAST ORANGE	NJ	07013	07013322	
11744455 F-43000-09 lender info	Missing lender info	ESSEX	Frenkel, Lambert, Weiss, Weisman & Gordon	LENGO, ALEXANDRE	302 E EDNEY ST	NEWARK	NJ	07105	301 E EDNEY ST	NEWARK	NJ	07105	07105200	
11740217 F-37898-10 lender info	Missing lender info	UNION	Frenkel, Lambert, Weiss, Weisman & Gordon	FEIN, GIBLERMAN	610 MADISON ST 2	WEST NEW YORK	NJ	07093	105 5TH ST	ELIZABETH	NJ	07208	07208111	
6060590 F-023505-10 lender info	Missing lender info	MIDDLESEX	Frenkel, Lambert, Weiss, Weisman & Gordon	WISNISKI, KIMBERLY	WISNISKI, RICHARD	126 S CHARLES ST	HOPLAW	NJ	08861	216 S CHARLES ST	PERTH AMBOY	NJ	08861	08861
6075009 F-20889-09 lender info	Missing lender info	GLOUCESTER	Frenkel, Lambert, Weiss, Weisman & Gordon	AKHUNDOO, ADETONUNBO	252 ASHLEY DR	FRANKLIN WILE	NJ	08321	252 ASHLEY DR	FRANKLIN WILE	NJ	08321	08321	
6071143 F-27226-09 lender info	Missing lender info	SUSSEX	Frenkel, Lambert, Weiss, Weisman & Gordon	WARRELINE, DANIEL	8 AIRWAY TRL	SPARTA	NJ	07871	25 ELY LN	SPARTA	NJ	07871	07871	
0284503 F-040715-09 lender info	Missing lender info	ESSEX	Frenkel, Lambert, Weiss, Weisman & Gordon	STACHNICA, STANLEY	16 AGNES ST # 2	BELLEVALE	NJ	07109	283 S 9TH ST	NEWARK	NJ	07103	07103	
6020250 F-22848-09 lender info	Missing lender info	OCEAN	Frenkel, Lambert, Weiss, Weisman & Gordon	BRADY, AVI	71 84TH ST	LAKewood	NJ	08701	250A SAWHILL RD	BREX	NJ	08714	08714	
6070184 F-032223-09 lender info	Missing lender info	GLOUCESTER	Frenkel, Lambert, Weiss, Weisman & Gordon	LYOYD, RUSSELL A	221 FOX LAKE HILL	TUMBERSV	NJ	08012	3447 ELK RD	MIDWODGE	NJ	08012	08012	
6106612 F-009337-09 lender info	Missing lender info	GLOUCESTER	Frenkel, Lambert, Weiss, Weisman & Gordon	PERCE, JACQUELINE	PO BOX 344	WILLIAM TOWN	NJ	08094	949 H BAHN ST	WILLIAM TOWN	NJ	08094	08094	
6091252 F-042281-09 lender info	Missing lender info	BERGEN	Frenkel, Lambert, Weiss, Weisman & Gordon	MURPHY, SARAH	38A ZACCETTI A	WALDWICK	NJ	07463	2104 HAWTHORNE LN 3104	MAHWAH	NJ	07410	07410	
6091470 F-24118-09 lender info	Missing lender info	CAMDEN	Frenkel, Lambert, Weiss, Weisman & Gordon	PETERSOH, JAYME	1 PHOENIX DR	WILLINGBORO	NJ	08046	1126 H 22ND ST	CAMDEN	NJ	08105	08105	
6055001 F-5060-09 lender info	Missing lender info	UNION	Frenkel, Lambert, Weiss, Weisman & Gordon	LOURENCO, ANTONIO	825 GARDEN ST	ELIZABETH	NJ	07202	825-825 GARDEN ST	ELIZABETH	NJ	07202	07202	
6067283 F-028189-09 lender info	Missing lender info	ESSEX	Frenkel, Lambert, Weiss, Weisman & Gordon	ANGOMAS, WENDY T	210 W 54TH ST	NEW YORK	NY	10019	529 511 CLYDE AVE	NEWARK	NJ	07104	07104	
6135003 F-2742-09 lender info	Missing lender info	ATLANTIC	Frenkel, Lambert, Weiss, Weisman & Gordon	KASHI, HASLEMA	23 EGG HOLLOW RD	EGG HOLLOW TOWNSHIP	NJ	08214	310 S QUINCE AVE	GALLOWAY	NJ	08205	08205	

Missing Lender Info	HUDSON	McCabe, Veisberg Conway P.C.	POHLACK, MARIA	1015 CLINTON ST APT 402	HOBOKEN NJ	07030	910 JEFFERSON ST APT 503	HOBOKEN NJ	07030	
Missing Lender Info	OCEAN	McCabe, Veisberg Conway P.C.	MENDELLOWITZ, ELMIE	PO BOX 616-D	LAKEWOOD NJ	08701	235 WOODCLIFF	LAKEWOOD NJ	08701	
Missing Lender Info	CAMDEN	McCabe, Veisberg Conway P.C.	ROMANHEIL, NICOLE	1789 CARRIAGE DR	WILLIAMSTOWN NJ	08094	111 N 35TH ST	CAMDEN NJ	08105	
Incorrect Agency Listing	UNION	Associated es, LLC	RODRIGUEZ, JESUS D	315 BURHAM RD	ELIZABETH NJ	07201	115 BURHAM RD (ELIZABETH)	NJ	07201	
Incorrect Agency Listing	CAMDEN	Associated es, LLC	HENKINS, CATINA KAILASH	40 ANTONI FONDVIEW LN	SCKEIRVILLE NJ	08011	50 FONDVIEW WINDSW TOWNSHIP	NJ	08081	
Incorrect Agency Listing	ATLANTIC	Associated es, LLC	DURAN, DUJICE	155 ELACKMAN RD	EGG HARBOR TOWNSHIP NJ	08224	155 EGG HARBOR TOWNSHIP	NJ	08247560	
Missing Lender Info	CAMDEN	Associated es, LLC	AMOROSO, SANDIE	140 E 9TH AVE	PHILADELPHIA NJ	08021	140 E 9TH AVE	PHILADELPHIA NJ	08021	
Missing Lender Info	ESSEX	Associated es, LLC	AGUENZA, HUSNUR	409 N 6TH ST	NEWARK NJ	07107	409 N 6TH ST	NEWARK NJ	07107	
Incorrect Agency Listing	MONMOUTH	Associated es, LLC	TERRELL, DANIEL CHRISTOPHER	61 CHELSEA ST	STATEN ISLAND NY	10307	37-B HINTERKASTLE CT #8	FRENCH NJ	07718	
Missing Lender Info	OCEAN	Associated es, LLC	PARAJITO, ROSAANA Parker	901 CUMBERLAND RD	TOULARIVER NJ	08757	900 CUMBERLAND BLVD	TOULARIVER NJ	08757	
Missing Lender Info	MERCER	Phelan Hatman & Diamond PC	EQUINPHY, JOHN DENNIS	1715 S CLINTON AVE	TRENTON NJ	08610	185 BROWN ST	TRENTON NJ	08610	
Missing Lender	ATLANTIC	Phelan Hatman & Diamond PC	MUSTO, ROBERT T	197 APPLES DR	EGG HARBOR TWP NJ	08224	11 ACADRENT TOWNSHIP	NJ	08214	
Missing Lender	BERGEN	Phelan Hatman & Diamond PC	BLANCO, APRIL G	YANG, SANDY	C/O FENG LI NY	PARSIFF NJ	07054	67 HOBART ST, PARK RIDGEFIELD	NJ	07660
Missing Lender	GLOUCESTER	Phelan Hatman & Diamond PC	HARKS, BART	619 SANTA FE DR	MANHATTAN NJ	08051	619 SANTA FE DR	MANHATTAN NJ	08051	
Missing Lender	MIDDLESEX	Phelan Hatman & Diamond PC	KALAMANDYCH, DINA	355 ELLINGVILLE STATIN BLVD	PLANDMERE NY	10117	189 ELIZABETH ST	PERTH AMBOY NJ	08861	
Missing Lender	HUDSON	Phelan Hatman & Diamond PC	MARASIGAN, MERCEDES	50 SILVER LAKE AVE	JERSEY NJ	08617	41-43 VAN WAGENEN AVE	APT 37 JERSEY CITY NJ	07306	
Missing Lender	OCEAN	Phelan Hatman & Diamond PC	MCGUIRE, BRAM	C/O THOMAS D MCTEICH	LEAHY NJ	07031	40 BAY PKWY	WARRETON NJ	08758150	
Missing Lender	HUDSON	Phelan Hatman & Diamond PC	VAJQUEZ, VICTOR E	288 CENTRE AVE	SECAUCUS NJ	07094	288 CENTRE AVE	SECAUCUS NJ	07094	
Missing Lender	MIDDLESEX	Phelan Hatman & Diamond PC	HUGHES, MARGARET	HUGHES, GARY	4 FRANKLIN AVENUE	BERLIN NJ	08009	313 OAK PKWY	DUNELDEN NJ	08012
Missing Lender	SUSSEX	Phelan Hatman & Diamond PC	RIEVA, JEANETTE	RIVERA, MANUEL	C/O DOMINIC AND NICOSIA	VERBON NJ	07162	7 MICHAEL CT	HANBURG NJ	07419
Missing Lender	BURLINGTON	Phelan Hatman & Diamond PC	SPADACCINO, JOHN J	SPADACCINO, MARY ELLEN	14 MARSH DR	DELRAN NJ	08075	61 TIFLEDLEAF TER	BURLINGTON NJ	08016
Missing Lender	MORRIS	Phelan Hatman & Diamond PC	GARCIA, LUIS	C/O FORDO, JAMES M	MADRISTO NY	07920	106 E BLACKWELL ST	DOVER NJ	07801	
Missing Lender	MONMOUTH	Phelan Hatman & Diamond PC	PIERRE, STANISLAS	PIERRE, FANETTE	C/O DWIGHT P HANSON	NEPTUNE NJ	07751	222 1/2 ANSELVE AVE	NEPTUNE NJ	07751
Missing Lender	CAMDEN	Phelan Hatman & Diamond PC	WARD, DANA L	32 HOPWELL LN	SKELTERVILLE NJ	08081	11 HOPWELL LN	SKELTERVILLE NJ	08081	
Missing Lender	ATLANTIC	Phelan Hatman & Diamond PC	RODRIGUEZ, SOPHIA M	ROSALES, JUDGE	262 W FATHERS DR	EGG HARBOR CITY NJ	08225	262 FATHERS BEN DA	ABYCOH NJ	08205
Missing Lender	GLOUCESTER	Phelan Hatman & Diamond PC	MICHELLE, EARL	MICHELLE, DIANE	417 HOLLY FAWKY	WILLIAMSTOWN NJ	08094	417 HOLLY FAWKY	WILLIAMSTOWN NJ	08094
Missing Lender	OCEAN	Phelan Hatman & Diamond PC	BANG, KENNETH	320 CARDIGAN CT	MANCHESTER NJ	08759	320 CARDIGAN CT	MANCHESTER NJ	08759	
Missing Lender	UNION	Phelan Hatman & Diamond PC	REYES, CARLOS	1114 NORTH WATCHING AVE	PLAINFIELD NJ	07060	112 14 WATCHING AVE	PLAINFIELD NJ	07060	

Missing Lender	Phelan & Diamond PC	BURKE, BURKE, 2719 BRYANT ST	VINELAND NJ	08361	2719 BRYANT ST	VINELAND NJ	08161303
Missing Lender	Phelan & Diamond PC	BURKE, BURKE, 83 W 5TH ST	BAYONNE NJ	07002	83 W 5TH ST	BAYONNE NJ	07002
Missing Lender	Phelan & Diamond PC	ASHEW, SERINA, ASHEW, ERIC, CASTELLITO, CASTELLITO, WEST	WEST MILFORD NJ	07480	10 CLIFF RD	WEST MILFORD NJ	07480
Missing Lender	Phelan & Diamond PC	GORJUCH, CATHERINE, C/O RICHARD FOGEL	AIRFAIRIE NJ	07428	78 MCDUNNIGAN SOUTH E AVE	ALMBODY NJ	08879
Missing Lender	Phelan & Diamond PC	ARIAS, JAIRO, FREUND-ARIEL, DANIELE, 27 WEST END AVE	BOGOTA NJ	07603	37 W END AVE	BOGOTA NJ	07603
Missing Lender	Phelan & Diamond PC	CANZOS, JOHN, C/O WILLIAM CHRYER	HITFULT NJ	07231	80 LIBERTY DR	TOMAS RIVER NJ	08757
Missing Lender	Phelan & Diamond PC	TU, MINH, 37 STONE CREST ROAD	SICONDICE NY	10950	69 OCEAN AVE	NORTH MIDDLETOWN NJ	07748
Missing Lender	Phelan & Diamond PC	SILVA, ENRIQUE, C/O ROBERT FONTICIBA	NEW BERGEN NJ	07047	213 N 13TH ST	BIDDMFIELD NJ	07001
Missing Lender	Phelan & Diamond PC	BAHAY, ALCIADDES, SOLE, MICHAEL C, #0 CHRISTOPHER ERST	LODGE NJ	07644	80 CHRISTOPHER ST	LODGE NJ	07644
Missing Lender	Phelan & Diamond PC	BYRD, REGINALD, 28 CLIMAKINS IRVINGTON ST	IRVINGTON NJ	07111	171 MARBella AVE	NEWARK NJ	07106
Missing Lender	Phelan & Diamond PC	IOKARCHIE, JOAQUIN M, 112 B TERBACT AVE	HASSBROUCK NJ	07604	311 CHENOWETH RD	APT 211 BOC	07848402
Missing Lender	Phelan & Diamond PC	TCACHUK, DANIEL, 11 GOLDENRICH CT	AMHANDA CT	06801	452 MOUNTAINVIEW DR	NORTH PLAINFIELD NJ	07061
Missing Lender	Phelan & Diamond PC	SMITH, THOMAS G, 41 BROADWAY	SOMERS NJ	08244	41 BROADWAY	SOMERS NJ	08244
Missing Lender	Phelan & Diamond PC	MAAS, BARRY, 13 VILLAGE WAY UNIT 8	VERNON NJ	07462	11 VILLAGE WAY UNIT 14	VERNON NJ	07462
Missing Lender	Phelan & Diamond PC	GUTIERREZ, MARIO, 113 DOW ST	BELLEVILLE NJ	07109	113 DOW ST	BELLEVILLE NJ	07109293
Missing Lender	Phelan & Diamond PC	BROWN JR, RUSSELL P, 166 BLACK HORSE PIKE	PLEASANTVILLE NJ	08221	106 W PLAZA PL	PLEASANTVILLE NJ	08221293
Missing Lender	Phelan & Diamond PC	RODRIGUEZ, GIORIA, 499 11TH AVENUE	PATERSON NJ	07514	230 KEARNEY ST	PATERSON NJ	07522
Missing Lender	Phelan & Diamond PC	JONES, MICHAEL RANAILL, P, FORDY, MICHAEL D, 2551 WARMING TER	WARREN PA	15374	33 JAILWOOD LN	WILLINGBORO NJ	08045410
Missing Lender	Phelan & Diamond PC	RUIZ, ANGELA, 11 WEAVERVILLE RD	TREHOLD NJ	07728	37 HENDERSON LN	WILSON NJ	08046
Missing Lender	Phelan & Diamond PC	VELIZ, ROBERT, VELIZ, KELLY, FORDY, MONTAGU	MONTAGU NJ	07827	105 C HEMLOCK HILL	MONTAGU NJ	07827
Missing Lender	Phelan & Diamond PC	PERIC, JOHN J, 101 NOTTINGHAM MDR	WILLINGBORO NJ	08046	105 MAPLE AVE	BORDENTOWN NJ	08805
Missing Lender	Phelan & Diamond PC	DADNEY, ADAM JAHAN, DADNEY, MERCEDES, 67 MERCEDES ST	SOMERVILLE NJ	08876	67 MERCEDES ST	SOMERVILLE NJ	08876
Missing Lender	Phelan & Diamond PC	CARFAGNO JR, ALEXANDER J, 101 DOGWOOD AVE	EGG HARBOR TWP NJ	08224	101 DOGWOOD AVE	EGG HARBOR TOWNSHIP NJ	08224
Missing Lender	Phelan & Diamond PC	BRANDT, KRISTIN, 725 RIVER RD # 31-277	INGEWAT NJ	07010	318 54TH ST	WEST NEW YORK NJ	07093
Missing Lender	Phelan & Diamond PC	GREEN, DENNIS, 2901 CLEVELAND ST	HOLLYWOOD FL	33010	74 LIBERAL SPRING AVE	PASSAIC NJ	07055251
Missing Lender	Phelan & Diamond PC	CHALET, RALPH H, 32 BALDWIN ST	BIDDMFIELD NJ	07003	32 BALDWIN ST	BIDDMFIELD NJ	07003270
Missing Lender	Phelan & Diamond PC	TACKMAN, THOMAS, 26 ELLIOTT DR	WILLINGBORO NJ	08046	36 ELLIOTT DR	WILLINGBORO NJ	08046241

Missing Lender	Phelan Halston & Diamond PC	MOHAMMED, SAMIR	409 UNION ST	JERSEY CITY	NJ	07304	409 UNION ST	JERSEY CITY	NJ	07304	07304121	1
Missing Lender	Phelan Halston & Diamond PC	DUHH, SARA	5 RITCHER AVE	BRIDGEWATER	NJ	08802	2128 NEW PEACH ST	WILMINGTON	NJ	08360	08360	
Missing Lender	Phelan Halston & Diamond PC	KELLY, SAMUEL	1122 WILMINGTON DR	GREEN BROOK	NJ	08812	1322 SHADOWLAW DR	GREEN BROOK	NJ	08812	08812	
Missing Lender	Phelan Halston & Diamond PC	FALZON, JOSEPH A	11 BEUTLEY DR	BRANDYCKE	NJ	07417	71 OAK HILL RD	WANTON	NJ	08758	08758	
Missing Lender	Phelan Halston & Diamond PC	COLLADO, CARLOS M	24 DORANE LOUDES E AVE	PLEASANTVILLE	NJ	08122	14 VAN MAR AVE	PLEASANTVILLE	NJ	08222	08222152	5
Missing Lender	Phelan Halston & Diamond PC	SKIFFINGTON, MICHAEL	PO BOX 172	LITTLETON	AH	01561	324 LINCOLN AVE	FRANKLINVILLE	NJ	08322	08322170	2
Missing Lender	Phelan Halston & Diamond PC	COLIER, JEFFREY COLLEEN V	27 APPLE AVE	BELLMAR	NJ	08011	27 APPLE AVE	BELLMAR	NJ	08011	08011131	7
Missing Lender	Phelan Halston & Diamond PC	STAUS, MICHAEL	151 WOODLAKE DR	MARLTON	NJ	08053	56 DORCHESTER CT	MARLTON	NJ	08053	08053	
Missing Lender	Phelan Halston & Diamond PC	TAJIBULO, DAVID C	31 RICHMOND HILL DR	SPARTA	NJ	07871	387 SPRINGWOOD CT	SPARTA	NJ	07871	07871	
Missing Lender	Phelan Halston & Diamond PC	CARR SR, THAO THY LEE	3205 HANSON ST	EAST ORANGE	NJ	07018	29 MEAD ST	NEWARK	NJ	07106	07106	
Missing Lender	Phelan Halston & Diamond PC	LUOYANG, SAMUEL	1003 JEFFERSON AVE	ELIZABETH	NJ	07201	590 ADAMS AVE	ELIZABETH	NJ	07201	07201	
Missing Lender	Phelan Halston & Diamond PC	FAUGAR, JANET R	209 GROVE AVE	MIDDLESEX	NJ	08846	21 BAKER AVE	DOVER	NJ	07801	07801	
Missing Lender	Phelan Halston & Diamond PC	DARNA, STACEY A	63 PINEAL TRCE	RAYVILLE	NJ	08721	63 PINEAL TRCE	RAYVILLE	NJ	08721	08721	
Missing Lender	Phelan Halston & Diamond PC	DURLAND, HUIFE J	7 OAKLAND ST	MATAWAN	NJ	07747	7 OAKLAND ST	MATAWAN	NJ	07747	07747	
Missing Lender	Phelan Halston & Diamond PC	CACCIATORE, MICHELLE S	CACCIATORE APT 10	CLEARWOOD	NJ	07027	419 A SHORE DR	MONTAGUE	NJ	07827	07827	
Missing Lender	Phelan Halston & Diamond PC	MEYER, DAWN	10 LAUREL DR	WAYNE	NJ	07470	14 STONEHILL DR	VERNON	NJ	07462	07462	
Missing Lender	Phelan Halston & Diamond PC	KOTKOFF, JOSEPH V	617 RUSLEY AVE	PLEASANTVILLE	NJ	08332	617 RUSLEY AVE	PLEASANTVILLE	NJ	08332	08332125	3
Missing Lender	Phelan Halston & Diamond PC	FRAVIE JR, EDWARD	61 MARTIN RD	LIVINGSTON	NJ	07039	221 NEWARK RD	BRADLEY BEACH	NJ	07701	07701158	4
Missing Lender	Phelan Halston & Diamond PC	AMAYA, LUIS E	PO BOX 1645	CLIFTON	NJ	07015	49 E CLIFTON AVE	CLIFTON	NJ	07011	07011130	3
Missing Lender	Phelan Halston & Diamond PC	EMIL, RESHAD	C/O RONALD LEVINE	HACKENSACK	NJ	07601	26 POWELL ST	BURGATE	NJ	08003	08003123	3
Missing Lender	Phelan Halston & Diamond PC	KANE, ROBERT	1843 WEST PINE DR	CHERRY HILL	NJ	08003	216 BROWNING LN	CHERRY HILL	NJ	08003	08003113	8
Missing Lender	Phelan Halston & Diamond PC	MIRASSOL, MANUEL	405 SOUTHWEST RETREAT RD	PITCHER	NJ	08084	405 RETREAT RD	SOUTHAMP TON	NJ	08028	08028151	1
Missing Lender	Phelan Halston & Diamond PC	HASANI, JANINE QUASHON	313 HASANI AVE	TRENTON	NJ	07018	127 THOMPSON AVE	ROSELLE	NJ	07201	07201155	8
Missing Lender	Phelan Halston & Diamond PC	EDWARDS, KEITH	253 REDWOOD AVE	HAMILTON	NJ	08610	353 REDWOOD AVE	TRINITY	NJ	08610	08610	
Missing Lender	Phelan Halston & Diamond PC	ADEBAYO, BASHIR	C/O DAVID A SEMANCHIE	TOM'S RIVER	NJ	08753	149 SAWMILL RD	BRICK	NJ	08724	08724	
Missing Lender	Phelan Halston & Diamond PC	SHAW, BRIAN W	SHAW, LATISHA	6 VALLEY RD	H	07869	6 VALLEY RD	RAHDORPH	NJ	07869	07869	
Missing Lender	Phelan Halston & Diamond PC	SHAW, GLEN P	2467 STATE ROUTE 10 BLDG 49-48	PLAINFIELD	NJ	07950	2467 STATE ROUTE 10	PLAINFIELD	NJ	07950	07950	

Missing Lender 10552813 F-038043-H language	SUSSEX	Phelan Halman & Diamond PC DAVLA, DEBT	112 FRICKS SWITCH RD	VERMONT NJ	07462	112 FRICKS SWITCH RD	VERMONT NJ	07462311	3
Missing Lender 10553083 F-64009-09 language	WARREN	Phelan Halman & Diamond PC MCCAY, KEVIN	PO BOX 1645	SUFFER CREEK CA	95645	33 WILSON ST	PHILLIPSBURG NJ	08863	
Missing Lender 10577401 F-23041-09 language	CAUDEEN	Phelan Halman & Diamond PC BOZZUFFI, DONALD E	1180 BIRD DR	DEPTFORD NJ	08296	210 E MAPLE AVE APT D4	MERCHANTVILLE NJ	08101	
Missing Lender 11780509 F-27547-10 language	PASSAIC	Phelan Halman & Diamond PC SEIK, CARLOS	195 MAH ST APT 11	PATERSON NJ	07501	595 MAH ST APT 11	PATERSON NJ	07501300	0
Missing Lender 11782022 F-52565-09 language	PASSAIC	Phelan Halman & Diamond PC WHITE, MARIE E	105 CANIS DR	BACK NJ	08724	21 RIDEN AVE	HIGHWOOD NJ	07456183	3
Missing Lender 11782709 F-03813-H language	BERGEN	Phelan Halman & Diamond PC KIARIS, MICHAEL A	38 KENSINGTON BLVD	EMERSON NJ	07630	38 KENSINGTON AVE	EMERSON NJ	07630171	3
Missing Lender 11809501 F-61530-09 language	SUSSEX	Phelan Halman & Diamond PC SMITH, PATRICK SMITH M	41 SCENC DR	HAMBURG NJ	07149	45 ALPINE RD	SUSSEX NJ	07462324	9
Missing Lender 11810332 F-61509-09 language	OCEAN	Phelan Halman & Diamond PC BUJLARD, LEAN C	45 HAUFELIS DR	BARKEGAT NJ	08505	45 HAUFELIS DR	BARKEGAT NJ	08505130	2
Missing Lender 11851108 F-037021-H language	ATLANTIC	Phelan Halman & Diamond PC TRIPICIAI, CHARLES G	3407 OAK AVE	NORTH HAVEN CT	06235	1509 MADISON AVE	ATLANTIC CITY NJ	08401173	8
Missing Lender 10423700 F-05426-10 language	GLOUCESTER	Phelan Halman & Diamond PC FOSTER, LAURENCE J	111 ESSEX AVE	SOUTHAMPTON CT	06088	217 S MAPLE ST	WOODBURY NJ	08096	
Missing Lender 10454704 F-03736-H language	HUDSON	Phelan Halman & Diamond PC PATEL, ANSHUKUMAR	7100 SHERBANK DR	ORANGEBURG SC	29118	7229 EUPHAM AVE	BERGEN NJ	07047	
Missing Lender 11704539 F-10855-09 language	SUSSEX	Phelan Halman & Diamond PC KUBIAK, RUDDOLPH	33 E SHORE DR	NEWTON NJ	07840	33 E SHORE DR	NEWTON NJ	07860	
Missing Lender 11750153 F-30720-09 language	WARREN	Phelan Halman & Diamond PC MIRANDA, MARCOS	159 RIVA DR	HACKETTSTOWN NJ	07840	159 RIVA DR	HACKETTSTOWN NJ	07840172	7
Missing Lender 11781214 F-41595-09 language	ESSEX	Phelan Halman & Diamond PC HAWKINS, RAYMOND D	903 GLENHOLM AVE APT 3	BROOKLYN NY	11208	483 IRVINE TUNGER BLVD	NEWARK NJ	07102149	9
Missing Lender 10473750 F-50377-09 language	CAMDEN	Phelan Halman & Diamond PC MIDONE, MARGAUR	608 CHERWOOD DR	CLEMENT ON NJ	08011	509 GREGORY WAY	VONHEILE NJ	08043	
Missing Lender 10503020 F-50466-08 language	HUDSON	Phelan Halman & Diamond PC TORRES, GLORIA V	505 TTH APT J	UNION CITY NJ	07057	334 14TH ST	UNION CITY NJ	07057	
Missing Lender 10513597 F-52542-09 language	UNION	Phelan Halman & Diamond PC SOTO, ELVIS	C/O ANDREW AISO LIC	HICKORY NJ	07208	2912 CAROLINE AVE	LINDEN NJ	07036	
Missing Lender 12009910 F-02072-09 language	OCEAN	Phelan Halman & Diamond PC ZAHESCU, AMRELI	ZAHESCU, ADILA	RISING SUN MD	21911	128 LIBERTY DR	TOWNSHIP NJ	08754155	3
Missing Lender 12050109 F-23858-10 language	BERGEN	Phelan Halman & Diamond PC RAMIREZ, ELVA	C/O ATHLETIC WHITE MATHEW	FLAMINGO NY	10601	187 HORN ST	INGLEWOOD NJ	07031222	7
Missing Lender 12102088 F-67720-09 language	MIDDLESEX	Phelan Halman & Diamond PC LOPEZ, SANDRA K	10088 OAKHURST WAY	FORT MYERS FL	33919	100 MAIDENHEAD BLVD	FLORHAMBORO NJ	08516208	7
Missing Lender 11705920 F-42525-09 language	BERGEN	Phelan Halman & Diamond PC GIER, BRENDA E	20 TULLIA AVE	ELKWOOD PARK NJ	07407	20 TULLIA AVE	ELKWOOD PARK NJ	07407113	6
Missing Lender 12109402 F-10482-09 language	ATLANTIC	Phelan Halman & Diamond PC SOTO BAEZ, VALENTINA K	1616 PASCORCAVE STE 211	HAMMONTON NJ	08403	424 PASCORCAVE W	HAMMONTON NJ	08403734	7
Missing Lender 11702348 F-10570-09 language	OCEAN	Phelan Halman & Diamond PC MAGLIONE, CARMINE	908 SANDRA PL	BRICK NJ	08724	908 SANDRA PL	BRICK NJ	08724304	3
Missing Lender 12404009 F-52241-09 language	SUSSEX	Phelan Halman & Diamond PC BISIAKOVITZ, DASHI	SHIPRAK, SARAJIHA	43 CLOVE RD	07461	41 CLOVE RD	SUSSEX NJ	07461371	7
Missing Lender 12403325 F-54087-09 language	CAMDEN	Phelan Halman & Diamond PC FURGIONE, STEVEN	FURGIONE, BRANDY	31 PINE RD	08017	808 E ELM AVE	LINDEN NJ	07031111	7
Missing Lender 11968930 F-61017-09 language	ESSEX	Phelan Halman & Diamond PC LEAGUE, JAMES C	131 DEWINS ST	ROSELIE NJ	07203	352 CHADWICK AVE	NEWARK NJ	07102183	0
Missing Lender 12002511 F-13009-09 language	MONMOUTH	Phelan Halman & Diamond PC CLITES, MICHAEL	404 VAN BUSSUM AVE	GARFIELD NJ	07036	703 SHORE CONAQUA	ARIZONA NJ	07747	

Missing Lender	Phelan Halman & Diamond	BURLINGTAM	CONN, JACOB N, CAROL	CANUSOCK N, CAROL	PO BOX 101 RT	HANHSPO NJ	08016	1903 ARK RD	HANHSPO NJ	08036522	0
Missing Lender	Phelan Halman & Diamond	ESSEX	MARIN, JACOB		197 19A EMMET ST	NEWARK NJ	07114	197 19A EMMET ST	NEWARK NJ	07114272	0
Missing Lender	Phelan Halman & Diamond	HUNTERDON	CONNELLY, MAICHAEL		250 SPRUCE CT	FLEMINGT ON NJ	08822	250 SPRUCE CT	FLEMINGT ON NJ	08822	
Missing Lender	Phelan Halman & Diamond	BURLINGTAM	MELENDIC, TRINA		129 BROWN ST	LIGHT HOLT NJ	08060	129 BROWN ST	LIGHT HOLT NJ	08060	
Missing Lender	Phelan Halman & Diamond	ESSEX	WHITTET, PAMELA		98 THACKER ST	EAST ORANGE NJ	07017	98 LINCOLN ST	EAST ORANGE NJ	07017	
Missing Lender	Phelan Halman & Diamond	MORRIS	QUINTERO, JORGE		1 BLUEBERRY LN	MIRNHIL NJ	07801	1 BLUEBERRY LN	MIRNHIL NJ	07801340	1
Missing Lender	Phelan Halman & Diamond	PASSAIC	RUIZ, WILLIAM		PO BOX 24	HASKELL NJ	07410	31 PARK AVE	HASKELL NJ	07420113	1
Missing Lender	Phelan Halman & Diamond	GLOUCESTER	RICHARDSON, SCOTT A		C/O JONATHAN C SILVERMAN	COLLEGE PARK MD	20740	1 CHELSEA CT	TOWNEVILLE NJ	08060	
Missing Lender	Phelan Halman & Diamond	UNION	CONNOLLY, JEFFREY M		231 NORTH AVE W 5TH A	WESTFIELD NJ	07090	614 4TH AVE	WESTFIELD NJ	07090116	3
Missing Lender	Phelan Halman & Diamond	UNION	PURTELL, SANDRA L		533 THOMPSON AVE	ROSELLE NJ	07068	533 THOMPSON AVE	ROSELLE NJ	07068155	7
Missing Lender	Phelan Halman & Diamond	GLOUCESTER	CASBY, SHARON A		31 COLONY DR	MIDDLETOWN NJ	07748	34 VALLEY FORGE DR	WINDYBROOK TOWNSHIP NJ	08053472	3
Missing Lender	Phelan Halman & Diamond	HUDSON	DAQUIL, GEORGE	DAQUIL, ANODIA	31 KINGS HWY	NEW CITY NY	10956	160 WILKINSON AVE	HELSLEY CITY NJ	07025140	7
Missing Lender	Phelan Halman & Diamond	BERGEN	ROSA, GRACIAH		C/O WALTER D NEALY	ENGLEWOOD NJ	07631	106 SHERWOOD AVE	TEANECK NJ	07666194	1
Missing Lender	Phelan Halman & Diamond	HUDSON	CANTRELAND, WALTER		3101 LIBERTY AVE	NORRIS BERGEN NJ	07047	3101 LIBERTY AVE	NORRIS BERGEN NJ	07047302	3
Missing Lender	Phelan Halman & Diamond	ESSEX	CARRERA, LEONOR		468 N 5TH ST	NEWARK NJ	07102	468 N 5TH ST	NEWARK NJ	07102733	0
Missing Lender	Phelan Halman & Diamond	COMERSET	FINE, ROBERT M		1150 GRISS ST	HAUPPVILLE NJ	08835	1150 GRISS ST	HAUPPVILLE NJ	08835113	3
Missing Lender	Phelan Halman & Diamond	ESSEX	VORCENT, GABRIELLE		118 SAINT JAMES PL	BROOKLYN NY	11218	39 41 WILKINSON ST	NEWARK NJ	07111158	1
Missing Lender	Phelan Halman & Diamond	WARREN	VIRA, JESSICA DE		183 FREDERICK AVE	BRIDGEWATER NJ	08807	167 SUMMIT AVE	PHILIPSBURG NJ	08453245	4
Missing Lender	Phelan Halman & Diamond	HUDSON	EL, SHIRREIF R		184 NEW YORK AVE APT 27	JERSEY CITY NJ	07307	184 NEW YORK AVE	JERSEY CITY NJ	07307167	4
Missing Lender	Phelan Halman & Diamond	HUDSON	DAQUIL, GEORGE	DAQUIL, ANODIA	31 KINGS HWY	NEW CITY NY	10956	176 FUNTON AVE	JERSEY CITY NJ	07305111	8
Missing Lender	Phelan Halman & Diamond	ATLANTIC	LUENAS, HAROLD	BLUDAR, ANDREA	C/O THOMAS E DENVEY	NORTHFIE LD NJ	08125	238 E KENNEDY DR	EGG HARBOR TOWNSHIP NJ	08234546	3
Missing Lender	Phelan Halman & Diamond	ATLANTIC	ANGEL, NUBIA J		C/O NICHOLAS J HERRICH	VIRHANAD NJ	08360	8303 QUINN AVE	MAYS LANDING NJ	08101118	6
Missing Lender	Phelan Halman & Diamond	HUDSON	ROBERTS, JASON	ROBERTS, VANESSA R	7 DOUGLAS ST	NEW PROVIDENCE NJ	07974	1 GREENWICH DR APT 88	JERSEY CITY NJ	07305115	7
Missing Lender	Phelan Halman & Diamond	DUDEK	ROBINSON, KATHLEEN A	ROBINSON, HALASZ	45 HERITAGE LN	HAMBURG NJ	07429	45 HERITAGE LN	HAMBURG NJ	07429132	7
Missing Lender	Phelan Halman & Diamond	BERGEN	BERSL, ANNETTE		49 BROOKWOOD AVE	CARLAND NJ	07416	49 BROOKWOOD AVE	CARLAND NJ	07416172	0
Missing Lender	Phelan Halman & Diamond	OCEAN	PACHECO, SIDOR		1163 TIFFANY DR	LAKEWOOD NJ	08702	1163 TIFFANY DR	LAKEWOOD NJ	08702186	3
Missing Lender	Phelan Halman & Diamond	ATLANTIC	IRWIN, JORGE		C/O IRENE TORRES AND ASSOC	MIAMI FL	33184	5989 OAK ST	MAYS LANDING NJ	08103172	7

Missing Lender	11736058 F-43250-09 language	PHILAN & DIAMOND PC	UNION	RODMAN, PAUL	2370 HAMILTON TER	UNION NJ	07081	2370 HAMILTON TER	UNION NJ	07081	070813436	
Missing Lender	12491258 F-51990-09 language	PHILAN & DIAMOND PC	MIDDLESEX	BRDULIFF, MORTEN	CAVERO, SHERA M	430 FULTON ST	MIDDLESEX NJ	08846	495 BOUND BROOK RD	BUNELLEN NJ	08812100	
Missing Lender	12258508 F-19033-09 language	PHILAN & DIAMOND PC	BERGEN	PEROTA, CHRISTOPHER	1767 TEAHUCK RD	TEAHUCK NJ	07666	1767 TEAHUCK RD	TEAHUCK NJ	07666	07666473	
Missing Lender	12258629 F-22840-09 language	PHILAN & DIAMOND PC	PASSAIC	RAMOS, JOSE M	157 POMPTON MARION CT	LAKES NJ	07442	126 240 BUTLER ST	PATERSON NJ	07651	07514193	
Missing Lender	11745782 F-21755-10 language	PHILAN & DIAMOND PC	HUDSON	RUA, ARTUR SILVA	C/O RIZ, STEPHEN	MILLSBORO NJ	07041	34 DEVON TER	SEAFORD NJ	07061	07061333	
Missing Lender	12517526 F-03147-10 language	PHILAN & DIAMOND PC	MIDDLESEX	BAIKHAU, THERESA	30 PINE OAK BLVD	BARNEGAT NJ	08005	8 FRANK ST	SOUTH EVER NJ	08822	08822150	
Missing Lender	12538899 F-10248-09 language	PHILAN & DIAMOND PC	ATLANTIC	COLLINS, MARK V	140 CHICAGO AVE	EGG HARBOR CITY NJ	08215	140 CHICAGO AVE	EGG HARBOR CITY NJ	08215	08215221	
Missing Lender	11703258 F-10477-09 language	PHILAN & DIAMOND PC	SUSSEX	ESTATE OF WILSON, MAURET	16 ARGAIL WAY UNIT 61	SPARTA NJ	07871	16 ARGAIL WAY	SPARTA NJ	07871	07871263	
Missing Lender	12105109 F-03838-10 language	PHILAN & DIAMOND PC	ATLANTIC	CONTELLI, JAMES	1043 BIRCHMELBURY CRT	HOBOKEN NJ	07030	4905 TUSH TREE PL	MAYS LAUNDRY NJ	08330	08330183	
Missing Lender	12294373 F-53341-09 language	PHILAN & DIAMOND PC	WARREN	COLE, DAVID A	4 EAST WASHINGTON STREET	WARREN NJ	07062	236 E CENTRAL AVE	ALPHA NJ	07826	07826474	
Missing Lender	12580210 F-13015-09 language	PHILAN & DIAMOND PC	BURLINGTON	DAVIS, TIMOTHY	64 PEACOCK DR	WILMINGTON NJ	08046	64 PEACOCK DR	WILMINGTON NJ	08046	08046272	
Missing Lender	12645527 F-60133-09 language	PHILAN & DIAMOND PC	HUDSON	WHITE, DANIEL	112 LEXINGTON AVE	NEW YORK CITY NY	10014	112 LEXINGTON AVE	NEW YORK CITY NY	10014	07204186	
Missing Lender	12047802 F-58173-09 language	PHILAN & DIAMOND PC	CAMDEN	MENDES, WASCAR	PO BOX 627482	BROOKFIELD NJ	10462	2935 DAY AVE	FENNSAUK NJ	08101	08101415	
Missing Lender	12648888 F-35908-09 language	PHILAN & DIAMOND PC	CAMDEN	ROLETER, JESSICA	805 SURREY DR	PHILADELPHIA PA	19136	133 E MAPLE RD	INDENWOOD NJ	08021	08021152	
Loss mt	12648888 F-35908-09 contact	PHILAN & DIAMOND PC	SUSSEX	SEHLER, DANIEL W	SEHLER, ANDREA M	14 MEADOWS FORD RD	HANDBURG NJ	07419	18 MEADOWS FORD RD	HANDBURG NJ	07419	07419252
Missing Lender	12653118 F-64356-09 language	PHILAN & DIAMOND PC	BURLINGTON	GILCHRIST, SCOTT	BAKER, NICOLE	C/O DASH AND PARKWAY 11P	CHRYSLER NJ	08057	5 BETLEWOOD RD	MANTON NJ	08057	08057191
Missing Lender	11851162 F-14042-10 language	PHILAN & DIAMOND PC	MIDDLESEX	GARCIA, MARTA	C/O LEGAL HELP GROUP	MIAMI FL	33184	7091 LEF ST	FIRTH AMBROY NJ	08461	08461243	
Missing Lender	12200282 F-007447-10 language	PHILAN & DIAMOND PC	BERGEN	ESTIVIZ, ROSARINA	ESCALANTE, TAHARA	70 LOCUST ST	ELMWOOD PARK NJ	07807	70 LOCUST ST	ELMWOOD PARK NJ	07807	07807132
Missing Lender	12249427 F-22007-10 language	PHILAN & DIAMOND PC	ESSEX	STEVEN, BRIAN	C/O BRENT STEVENS	WEST ORANGE NJ	07052	570 EAGLE ROCK AVE	WEST ORANGE NJ	07052	07052365	
Missing Lender	12257002 F-33820-09 language	PHILAN & DIAMOND PC	CAPE MAY	BARLEY, JAMES	PO BOX 167	SOUTH BEAVILLE NJ	08246	15 BOYCE LN	DELAH VIEW NJ	08310	08310100	
Missing Lender	12302191 F-27847-09 language	PHILAN & DIAMOND PC	ATLANTIC	FARLEY, ROBERT W	108 WASHINGTON CYPRESS CT	INDENWOOD NJ	08027	108 WASHINGTON CYPRESS CT	HAMMONT OH NJ	08027	08027115	
Missing Lender	12368544 F-59133-09 language	PHILAN & DIAMOND PC	SOMERSET	TAYLOR, EDWARD	71 BELMAR ST	SOMERSET NJ	08873	72 BELMAR ST	SOMERSET NJ	08873	08873100	
Missing Lender	12654050 F-03883-10 language	PHILAN & DIAMOND PC	MORRIS	HOPKINS, DAVID	320 LINDALEID HOME DR	HONOLULU HI	96815	48 KENICA TRL	DESVILLE NJ	07834	07834110	
Missing Lender	12365030 F-48752-09 language	PHILAN & DIAMOND PC	MONMOUTH	VERBIL, THOMAS	6401 DUBLIN BLVD APT 308	DUBLIN CA	94568	466 BRADWAY	LONG BRANCH NJ	07740	07740390	
Missing Lender	12376487 F-55258-09 language	PHILAN & DIAMOND PC	CUMBERLAND	POHARUS, BETTY	PO BOX 1502	MILLVILLE NJ	08332	1910 E MAIN ST	MILLVILLE NJ	08332	08332350	
Missing Lender	12480314 F-041703-10 language	PHILAN & DIAMOND PC	CAPE MAY	KELLY, DANIEL	330 S DELSEA DR	CAPE MAY BEACH NJ	08310	40 E TAMPA AVE	VILLAS NJ	08351	08351280	
Missing Lender	12547016 F-151-09 language	PHILAN & DIAMOND PC	BERGEN	BRENNAN JR, JAMES	364 WASHINGTON ST	HORWOOD NJ	07648	364 WASHINGTON ST	NORWOOD NJ	07648	07648180	

Missing Lender	12555023 F-36167-09 language	ATLANTIC	Phelan Halton & Diamond PC	1011 MAHONEY	23 TEABERRY CT	LAKEWOOD NJ	08701	155 HEATHER CROFT	EGG HARBOR TWP NJ	08234462	1
Missing Lender	12488888 F-05504-10 language	SOMERSET	Phelan Halton & Diamond PC	RODRIGUEZ, CARABO A	274 MORRIS ST	STIRLINGS NJ	07980	18 PEARL ST	NORTH PLAINFIELD NJ	07060481	2
Missing Lender	12558918 F-34841-09 language	ATLANTIC	Phelan Halton & Diamond PC	POSTON, JOHN S	239 ESTATE DR	MORGANTOWN WV	26308	109 SUSSEX PL	GALLOWAY NJ	08205365	3
Missing Lender	12543211 F-04357-11 language	MORRIS	Phelan Halton & Diamond PC	HERRAULT, STEPHEN LA	98 BURNHAM PEWY	MORRISTOWN NJ	07960	88 BURNHAM PEWY	MORRISTOWN NJ	07960508	3
Missing Lender	12587517 F-50564-08 language	PASSAIC	Phelan Halton & Diamond PC	AJMOBI, DENORAH	C/O HERBERT B RAYMOND	EAST ORANGE NJ	07017	215 SPRUCE ST	PATERSON NJ	07651171	3
Missing Lender	12558208 F-35839-09 language	OCEAN	Phelan Halton & Diamond PC	FRANKEL, SANDRA	1102 14TH ST	LAKEWOOD NJ	08701	219 E 5TH ST	LAKEWOOD NJ	08701341	6
Missing Lender	12012376 F-35283-00 language	MERCER	Phelan Halton & Diamond PC	MAUDA, AVALON	PO BOX 946	MORRISTOWN NJ	10932	91 BELLEVUE AVE	TRENTON NJ	08618472	2
Missing Lender	12523088 F-04120-11 language	HUDSON	Phelan Halton & Diamond PC	SAHALLA, ANDREA M	26 CONCORD ST	NEWARK NJ	07102	140 HANCOCK AVE	NEWARK NJ	07102201	8
Missing Lender	12645575 F-22752-10 language	PASSAIC	Phelan Halton & Diamond PC	MACAROFF, WILLIAM A	11 MULLEN AVE	WANAQUE NJ	07465	11 MULLEN AVE	WANAQUE NJ	07465191	7
Missing Lender	12550600 F-62821-09 language	DUXESS	Phelan Halton & Diamond PC	GARDAS, MARIE A	179 ONGERDON K AVE APT 21	ROCKY HILL CT	13395	22 HARRISON ST	ELIZABETH NJ	07461252	1
Missing Lender	12552280 F-33881-11 language	MIDDLESEX	Phelan Halton & Diamond PC	STOBE, ADRIANNE M	305 COLLEGE DR UNIT 305	EDISON NJ	08817	305 COLLEGE DR	EDISON NJ	08817399	9
Missing Lender	12554030 F-48588-00 language	ESSEX	Phelan Halton & Diamond PC	LOWE, ESTEE	C/O VICTOR GOMES	NEWARK NJ	07102	2 NASSAU ST	WEST ORANGE NJ	07012440	8
Loan not in contact	10287870 F-06082-11 contact	MORRIS	Phelan Halton & Diamond PC	THOMAS, LORI	119 MINNEHAWKA A BLVD	LAKE HIAWATHA NJ	07034	119 MINNEHAWKA BLVD	LAKE HIAWATHA NJ	07034160	7
Missing Lender	12058304 F-03401-10 language	MONMOUTH	Phelan Halton & Diamond PC	WHITE, LEWIS	C/O GORDON & ASSOC LAW FIRM	LOS ANGELES CA	90036	17 BAYVIEW AVE	FRANSEBURG NJ	07734120	2
Missing Lender	12110222 F-63273-09 language	ATLANTIC	Phelan Halton & Diamond PC	IZZO, MICHAEL	2547 TREMONT AVE	EGG HARBOR TOWNSHIP NJ	08234	2547 TREMONT AVE	EGG HARBOR TOWNSHIP NJ	08234556	5
Missing Lender	12505003 F-007354-11 language	UNION	Phelan Halton & Diamond PC	ROHLLER, JORGE A	3601 ORCHARD TER	INDEN NJ	07016	3601 ORCHARD TER	INDEN NJ	07016182	2
Missing Lender	12011251 F-02045-10 language	UNION	Phelan Halton & Diamond PC	CARTAGENA PORTIELLO, HERARDO S	18 JENSEN LN	UNION NJ	07081	18 JENSEN LN	UNION NJ	07081792	5
Missing Lender	12612073 F-040005-11 language	BERGEN	Phelan Halton & Diamond PC	KUJAS, MARIANA	82 VANDERBILT RD	RUTHERFORD NJ	07070	109 ORIENT WAY	RUTHERFORD NJ	07070311	5
Missing Lender	12913257 F-35427-09 language	SOMERSET	Phelan Halton & Diamond PC	ARDON, VIDAL	28 WASHINGTON CHAVE	NORTH PLAINFIELD NJ	07060	28 WASHINGTON AVE	NORTH PLAINFIELD NJ	07060463	2
Missing Lender	12520687 F-045307-10 language	HUDSON	Phelan Halton & Diamond PC	GOMEZ, ALEXANDER	101 CARMITA AVE	RUTHERFORD NJ	07070	113 WILKINSON AVE	NEWARK NJ	07102140	8
Missing Lender	12101085 F-5023-09 language	ESSEX	Phelan Halton & Diamond PC	FELICIANO, ROBERT	113 135 GARDOL ST	NEWARK NJ	07104	113 135 GARDOL ST	NEWARK NJ	07104191	1
Missing Lender	12180051 F-030242-11 language	ATLANTIC	Phelan Halton & Diamond PC	SENKALC, GIORA I	225 W 11105 AVE APT E2	PLEASANTVILLE NJ	08132	80 ORCHARD RD	EGG HARBOR TOWNSHIP NJ	08234584	1
Missing Lender	12222184 F-041573-11 language	BURLINGTON	Phelan Halton & Diamond PC	BRIGHT, CHRISTOPHER	4 BLUE JAY HILL RD	WESTTAMPA FL	08060	401 GARRET DR	BURLINGTON NJ	09016471	1
Missing Lender	12225270 F-31024-10 language	MERCER	Phelan Halton & Diamond PC	FLEICHER, JEFF	405 GRAND AVE	TRENTON NJ	08610	223 RANDALL AVE	TRENTON NJ	08611111	5
Missing Lender	12235274 F-21500-10 language	SOMERSET	Phelan Halton & Diamond PC	VARGAS, ROSEADO	VARGAS, MARGARET	C/O BABEY, SPARTAN EDWARD L	SC 29302	103 ELIZABETH AVE	SOMERSET NJ	08873510	6
Missing Lender	12646530 F-52415-09 language	WARREN	Phelan Halton & Diamond PC	BASTIEN SR, JEFFREY A	1539 S MAIN ST	PIRRIEPSBURG NJ	08855	970 HILL ST	PIRRIEPSBURG NJ	08853341	3
Missing Lender	12646530 F-054120-11 language	BURLINGTON	Phelan Halton & Diamond PC	WIDZINS, STEVE C	117 OGDON TYP 101	MEDFORD NJ	08055	117 OGDON TYP 101	MEDFORD NJ	08055214	3

Missing Lender	Phelan Haseman & Diamond PC	NEWMAN, ELYN	NEWMAN, SUSAN S	114 MADISON AVE	LAKEWOOD NJ	08701	422 WILLIAM ST	TRENTON NJ	08610614	2
Missing Lender	Phelan Haseman & Diamond PC	KASPROWIEZ, ELYN		1409 MAPLE AVE	OCEAN NJ	07712	276 EVERLY CT UNIT B	MOUNT LAUREL NJ	08054371	3
Missing Lender	Phelan Haseman & Diamond PC	ULIAHZOR, IDA		3 HIDDEN GLEN DR	PARSIPPA NJ	07054	10 MECHANIC ST	DOVER NJ	07801182	3
Missing Lender	Phelan Haseman & Diamond PC	REJAAYITH, WILLIAM A		459 W HOLLY HOLLOW RD	WILLIAMSBURG NJ	08794	114 E LEAMING AVE	WOODBRIDGE NJ	08860458	0
Missing Lender	Phelan Haseman & Diamond PC	DZURMA, PETER		830 HAMPDEN ST	LINDEN NJ	07036	601 KNIFE ST	LINDEN NJ	07036302	3
Missing Lender	Phelan Haseman & Diamond PC	SCHWARTZ, ELIZABETH	SCHWARTZ, J	168 RECTOR ST	PERTH AMBOY NJ	08861	168 RECTOR ST	PERTH AMBOY NJ	08861424	8
Missing Lender	Phelan Haseman & Diamond PC	GUTHRIE, JESUS		C/O WILLIAM J BRADY	MARLTON NJ	08053	27 HOWARD AVE S	HAMPACHT ON NJ	08037322	5
Missing Lender	Phelan Haseman & Diamond PC	PURHELL, TAVISHA		44 WALDEN DR	BADGETT NJ	08802	44 WALDEN DR	BRIDGETON NJ	08302441	1
Missing Lender	Phelan Haseman & Diamond PC	KRAYSOUR, MAXIMUS		18 CHERRY ST	GLASSBORO NJ	08028	1402 BRIGLEY EST	PIPER HILL NJ	08016400	8
Missing Lender	Phelan Haseman & Diamond PC	AMATO, GIUSEPPE	AMATO, BELA	154 C H AVE	GARWOOD NJ	07027	104 RADIO RD	LEE EGG HBR NJ	08087151	6
Missing Lender	Phelan Haseman & Diamond PC	SARHAN, YAKOV		27 DEHESSE PL	LAKEWOOD NJ	08701	27 FAWCEE RD	LAKEWOOD NJ	08701114	4
Missing Lender	Phelan Haseman & Diamond PC	REYES, ALBERTO A		1610 EGG PACIFIC AVE STE 212	HARBOR CITY NJ	08401	100 CLAUDIUS ST	HARBOR CITY NJ	08215150	8
Missing Lender	Phelan Haseman & Diamond PC	STANCH, JAMES	STANCH, JEFFREY	351 BROADWAY	WESTVILLE NJ	07091	59 MOBLE ST	SCILERSVILLE NJ	08011132	1
Missing Lender	Phelan Haseman & Diamond PC	LARSON, MARY T		C/O MAXWELL CURRY	OCEAN NJ	07712	104 SPRINGDALE AVE	TINTON FALLS NJ	07724262	9
Missing Lender	Phelan Haseman & Diamond PC	QUERRERO, TOBIAS		6331 FLYCATCHER DR	LAKEWOOD NJ	08701	633 FLYCATCHER DR	LAKEWOOD NJ	08701	
Missing Lender	Phelan Haseman & Diamond PC	MITZSR, RUSTIN E		1155 QUAIL RD	BUNNLETO WH PA	18018	203-O OLD CARMELVE RD	TOWNSHIP OF MONTAGUE NJ	07461	
Missing Lender	Phelan Haseman & Diamond PC	SEHNEN, JOHN	SEHNEN, RITA A	C/O CUAN S SHIGH	STARCK NJ	07166	175B CHRISTIE ST	ELONIA NJ	07605190	1
Missing Lender	Phelan Haseman & Diamond PC	RICHARDS, FIARL		167 MAPLE ST	ORANGE NJ	07057	167 MAPLE ST	ORANGE NJ	07052182	0
Missing Lender	Phelan Haseman & Diamond PC	STAR, WILLIAM H	STAR, PATRICIA	601A HARWOOD ST	MOUNT LAUREL NJ	08054	601 HARWOOD CT	MOUNT LAUREL NJ	08054260	6
Missing Lender	Phelan Haseman & Diamond PC	HORNIMTEL, MARIKA		17 GARDEN ST	LODI NJ	07044	17 GARDEN ST	LODI NJ	07044240	5
Missing Lender	Phelan Haseman & Diamond PC	PRENDERGAST, THOMAS W		C/O DANIEL STOLZ	MILLSBORO NJ	07941	314 E RUNIPER AVE 201	WILDWOOD NJ	08160518	0
Missing Lender	Phelan Haseman & Diamond PC	HARTBIEZ, LIDIA		1718 NW 45TH DR	CORAL SPRINGS FL	33071	2021 LIBERTY ST	HARTFORD NJ	08439221	7
Missing Lender	Phelan Haseman & Diamond PC	LODI, BRIGIDA		227 E 9TH AVE	ROSELLE NJ	07201	227 E 9TH AVE	ROSELLE NJ	07203206	1
Missing Lender	Phelan Haseman & Diamond PC	BRYAN, BRENDON K		913 H 22ND ST	CAMDEN NJ	08105	913 H 22ND ST	CAMDEN NJ	08105170	9
Missing Lender	Phelan Haseman & Diamond PC	WOOD, ABHIA H		PO BOX 238	SOUTH ORANGE NJ	07079	705 MILNH AVE #305	EAST ORANGE NJ	07018412	2
Missing Lender	Phelan Haseman & Diamond PC	EDWARDS, BOBIS A		248 PINE ST	JERSEY CITY NJ	07304	148 PINE ST	JERSEY CITY NJ	07304402	5
Missing Lender	Phelan Haseman & Diamond PC	ACKER, DONNA		11 COLSON LN	MULLEN NJ	08062	11 COLSON LN	MULLEN NJ	08062150	2

Missing Lender	DALEM	Phelan Halman & Diamond PC	KLINE, CARRIE F	19 E CEDAR AVE	BIRCHMAN TOWNE NJ	08109	256 SUNKISSON ST 25A	SALEM NJ	08079171	2	
Missing Lender	OCEAN	Phelan Halman & Diamond PC	RICHMAN, RACHEL	RICHMAN, RACHEL	C/O BARRY TRENCH NJ	08619	15 GLEN AVE	LACEWOOD NJ	08701305	6	
Missing Lender	MIDDLESEX	Phelan Halman & Diamond PC	MOHAMMAD, GASIR G	C/O SAWAN ZAKY	WHITE PLAINS NJ	10601	238 BANITAN ST	SOUTH ARABY NJ	08879118	0	
Missing Lender	UNION	Phelan Halman & Diamond PC	CASTELLANO, HUGO	CASTELLANO, MARIA	1110 S LONG AVE	HILLSIDE NJ	07035	1120 S LONG AVE	HILLSIDE NJ	07051770	
Missing Lender	UNION	Phelan Halman & Diamond PC	KEHNEDY, STACY	109 WIGGAM PARKWAY	JERSEY CITY NJ	07303	1114 W 5TH ST	PLAINFIELD NJ	07061142	4	
Missing Lender	MOHAWUK	Phelan Halman & Diamond PC	HEQUA, ERIC	105 ARLINGTON AVE	JERSEY CITY NJ	07304	40 BRIARWOOD AVE	SEASIDE NJ	07741174	2	
Missing Lender	ATLANTIC	Phelan Halman & Diamond PC	BACCHAN, EMILY C	1407 DURANGO CT	MAYS LANDING NJ	08330	1407 DURANGO CT	MAYS LANDING NJ	08330331	0	
Missing Lender	BERGEN	Phelan Halman & Diamond PC	ORTE, MYRNA	MARTEL ANGELE	391 PARK ST	HACKENSACK NJ	07601	391 PARK ST	HACKENSACK NJ	07601415	1
Missing Lender	MORRIS	Phelan Halman & Diamond PC	LOPEZ, IDILMA	75 E CRYSTAL ST	DOVER NJ	07801	75 E CRYSTAL ST	DOVER NJ	07801540	6	
Missing Lender	MIDDLESEX	Phelan Halman & Diamond PC	KING, JOHN D	KING, ALICE	410 RUTER AVE	SOUTH PLAINFIELD NJ	07070	410 RUTER AVE	SOUTH PLAINFIELD NJ	07060313	4
Loss mt contact	ATLANTIC	Phelan Halman & Diamond PC	GU, LIY	C/O LAW OFFICE OF ZHOU WANG	NEW YORK NY	10013	701 H ARKANSAS AVE	ATLANTIC CITY NJ	08401304	0	
Missing Lender	DUSSEX	Phelan Halman & Diamond PC	PACHECO, ANGEL G	PO BOX 88	BRANCHVILLE NJ	07816	741 US HIGHWAY 306	BRANCHVILLE NJ	07816	07816	
Missing Lender	MOHAWUK	Phelan Halman & Diamond PC	KATLEIN, DANIEL	59 MAIST RD	DOVER NJ	08020	33 LOCUST AVE	RED BANK NJ	07701	07701	
Loss mt contact	HUDSON	Phelan Halman & Diamond PC	LOUIS, ALEBROOK	15 GRAHNT AVE	APF 2 JERSEY CITY NJ	07303	15 GRAHNT AVE	JERSEY CITY NJ	07303331	4	
Missing Lender	OCEAN	Phelan Halman & Diamond PC	HERBSON, MELISSA	150 E CHRIST RD	HUEYTDOW NJ	35013	314 WALTON DR	LAHOLA HARBOR NJ	08744244	3	
Loss mt contact	OCEAN	Phelan Halman & Diamond PC	BUCEL, ROBERT D	4 RAAYS GATE CT	MIDDLETOWN NJ	08053	1646 EMU CREEK RD	MANTANAWAY NJ	08053	08053	
Missing Lender	HUNTERDON	Phelan Halman & Diamond PC	PATRICK, ANTHONY	510 HOWARD AVE	HADDONFIELD NJ	08846	30 ROSEMARY LN	LEBANDON NJ	08831	08831	
Loss mt contact	DUSSEX	Phelan Halman & Diamond PC	JOHNADIN, CHARLES T	JOHNADIN, CRISTINA B	57 HILLSIDE RD	SPARTA NJ	07871	57 HILLSIDE RD	SPARTA NJ	07871	
Missing Lender	CUMBERLAND	Phelan Halman & Diamond PC	SMITH, DREW C	3 EAGLE CT	LESLIE NJ	08821	112 CAMERO ST	VERELAND NJ	08360172	3	
Missing Lender	MOHAWUK	Phelan Halman & Diamond PC	WITHEPUP, WILLIAM	C/O MARC C CATONE	LAKE HEIGHT NJ	07842	115 LAKEWOOD RD	HERTYUE NJ	07751370	1	
Missing Lender	CAUMDEN	Phelan Halman & Diamond PC	HELDMAN, ZEV	34 ENGELBERG TER	LAKWOOD NJ	08701	3606 ARBORWOOD RD	INDENHO NJ	08021	08021	
Missing Lender	ESSEX	Phelan Halman & Diamond PC	DOBROE, HEATHER L	DOBROE, VINCENT	64 WINDING LN	LEWIS NJ	07003	64 WINDING LN	BLOOMFIELD NJ	07003	
Missing Lender	PASSAIC	Phelan Halman & Diamond PC	JARUPE, ANTONIO	PO BOX 2903	CLIFTON NJ	07015	166 ARADISON ST	PASSAIC NJ	07055	07055	
Missing Lender	BURLINGTON	Phelan Halman & Diamond PC	GONZALEZ, JOHN R	GONZALEZ, APRIL	163 BIRCHFIELD CT	MOUNT LAUREL NJ	08054	160 BIRCHFIELD CT	MOUNT LAUREL NJ	08054156	8
Missing Lender	DALEM	Phelan Halman & Diamond PC	GARCIA, BERNE	PO BOX 523	NEW CASTLE DE	19720	74 WALNUT ST	SALEM NJ	08079176	6	
Missing Lender	MIDDLESEX	Phelan Halman & Diamond PC	ROSE, ARTHUR	208 BARDNE AVE	PLAINFIELD NJ	07060	204 MERCHANTS AVE	SOUTH PLAINFIELD NJ	07060	07060	
Missing Lender	PASSAIC	Phelan Halman & Diamond PC	WEIGER, JOHN	1135 DUNAM AVE	EDISON NJ	08820	418 VAN HOUTEN ST	PATERSON NJ	07651211	8	

Missing Lender	Phelan Halman & Diamond PC	CASH, JANICE	1012 PROSPECT ST	EWING NJ	08618	1012 PROSPECT ST	EWING NJ	08618481	
Missing Lender	Phelan Halman & Diamond PC	BERNAL, RAFAEL	C/O CARABALLAS A/O ASSOCIATES PLAIN	NY	10601	330 MITCHELL WEST ST	ORANGE NJ	07052455	
Missing Lender	Phelan Halman & Diamond PC	GUARDICIA, RICHARD O	GUARDICIA, RICHARD O	150 MAH ST	HAMILTON NJ	08620	150 MAH ST	HAMILTON NJ	08610
Missing Lender	Phelan Halman & Diamond PC	ABEL, RALPH	3452 JOHN F KENNEDY BLVD	NEW JERSEY CITY NJ	07307	3452 JOHN F KENNEDY BLVD	NEW JERSEY CITY NJ	07307413	
Missing Lender	Phelan Halman & Diamond PC	HAINES, ROBERT	C/O CHRISTOPH ER CARR	BRANTZUA NJ	08051	811 SUNFLOWER WAY	BRANTZUA NJ	08051	
Missing Lender	Phelan Halman & Diamond PC	EVANS, DIANE	EVANS, DIANE ANDREW J	167 OAKWOOD VLG APT 3	ANDOVER NJ	07836	167 OAKWOOD VLG APT 3	ANDOVER NJ	07821
Missing Lender	Phelan Halman & Diamond PC	FRANCO, GIEN A	C/O FRANCHI P KAJE	ROTONDA NJ	07512	355 BROAD ST APT 65	ROTONDA NJ	07513	
Missing Lender	Phelan Halman & Diamond PC	HARRELL, ROSA	3136 UNION PENNSAUX AVE	IN NJ	08109	3236 UNION PENNSAUX AVE	IN NJ	08109	
Missing Lender	Phelan Halman & Diamond PC	ENGLI, ROSALIND	768 TAFT AVE	NORTH PLAINFIELD NJ	07063	768 TAFT AVE	NORTH PLAINFIELD NJ	07063	
Missing Lender	Phelan Halman & Diamond PC	BLOOMER, TRACEY	521 COLUMBIA AVE	UNION BEACH NJ	07735	521 COLUMBIA AVE	UNION BEACH NJ	07735	
Missing Lender	Phelan Halman & Diamond PC	KRIS, HOLLY	KRIS, GAIL	25 ENLAIN ST	SAYREVILLE NJ	08872	25 ENLAIN ST	SAYREVILLE NJ	08872
Missing Lender	Phelan Halman & Diamond PC	FRONK, STANLEY R	FRONK, MELISSA	22 DERBY RD	SWEDENBORO NJ	08085	22 DERBY RD	SWEDENBORO NJ	08085
Missing Lender	Phelan Halman & Diamond PC	NAYOR, JOHN B	2116 BRUCE RD	TOMBS RIVER NJ	08753	2116 BRUCE RD	TOMBS RIVER NJ	08753	
Loss mt contact	Phelan Halman & Diamond PC	PHILLIPS, SCOTT M	25 MEADOW CT	SEWELL NJ	08080	641 FAIRVIEW DR	SEWELL NJ	08080	
Loss mt contact	Phelan Halman & Diamond PC	AVAILDNE, JAHINE	5 HIGHLAND AVE	LAKE HIAWATH A NJ	07034	45 SAMPSON AVE APT 10	SEASIDE HEIGHTS NJ	08751	
Missing Lender	Phelan Halman & Diamond PC	ATENCIO, JUAN A	7117 PARK AVE APT A1	NORTH BERGEN NJ	07047	7117 PARK AVE	NORTH BERGEN NJ	07047589	
Missing Lender	Phelan Halman & Diamond PC	MCCUSKER, PATRICK J	PG BOX 425	AVAUCH NJ	08202	625 JEFFERSON AVE	WOODBINE NJ	08270	
Missing Lender	Phelan Halman & Diamond PC	WOLFE, TIMOTHY	1707 SHORE BLVD	TOMBS RIVER NJ	08753	1707 SHORE BLVD	TOMBS RIVER NJ	08753	
Loss mt contact	Phelan Halman & Diamond PC	BOYKOV, OLEKSANDR	3007 LIGHTHOUSE LN	PARLIN NJ	08859	3007 LIGHTHOUSE LN	PARLIN NJ	08859	
Missing Lender	Phelan Halman & Diamond PC	ELLIS, WILLIAM	409 WEST AVE	PITMAN NJ	08071	412 CAREW AVE	PITMAN NJ	08071	
Missing Lender	Phelan Halman & Diamond PC	COFFEY JR, CARL	801 BROADWAY # 1A	WESTVILLE NJ	08093	109 HESSIAN AVE	NATIONAL PARK NJ	08063	
Missing Lender	Phelan Halman & Diamond PC	ALTAHERR, HAROLD	REBRAGUEZ, JIMET	99 CHRY ST	HALEDON NJ	07508	59 CHRY ST	HALEDON NJ	07508113
Missing Lender	Phelan Halman & Diamond PC	WYTH, CAREN A	62 FORD HOLLOW DR	OAK RIDGE NJ	07418	62 FORD HOLLOW DR	OAK RIDGE NJ	07418	
Missing Lender	Phelan Halman & Diamond PC	MURSEL, ANNE	9 WHITEHEAD DR	BRIDGEWATER NJ	08807	128 PEACH DR	MILVILLE NJ	08331	
Missing Lender	Phelan Halman & Diamond PC	BLANCO, LUIS	C/O LOWE AND LOWE K	HACKENSACK NJ	07601	766 DEGRAW AVE 770	NEWARK NJ	07104	
Missing Lender	Phelan Halman & Diamond PC	DOTY, MARGERY	C/O WILLIAM I SRAGOW	MARLBOROUGH NJ	08053	55 SNOTSETT TRL	MEDFORD NJ	08053201	
Missing Lender	Phelan Halman & Diamond PC	LOHRI, JULIA	25 HAMPODEN CT	PLEASANT VILLE NJ	08232	25 HAMPODEN CT	PLEASANT VILLE NJ	08232	

0791268	Loss mt F-52509-09 contact	Phelan & Diamond PC	STANDINO, DANIE	119 BURNIS ST	SOMERSET NJ	08873	119 BURNIS ST	SOMERSET NJ	08873
12009054	Missing Lender F-002853-10 language	Phelan & Diamond PC	HAIH, IMA	C/O HERBERT B RAYMOND	EAST ORANGE NJ	07017	40 WHEELER ST	MONTCLAIR NJ	0704240
0911258	Missing Lender F-20126-10 language	Phelan & Diamond PC	PGAGA, MARIE	P O BOX 201	TRENTON NJ	08602	905 CARTERET AVE	TRENTON NJ	08618
0914978	Missing Lender F-17202-10 language	Phelan & Diamond PC	GRZSMACK/J, WALTER C	1140 BIRDS PD APT 3	VOORHEES NJ	08043	6408 ROOSEVELT AVE	PENNSAUC NJ	08109140
12176815	Missing Lender F-10121-09 language	Phelan & Diamond PC	COMPARATO, CLYDE D C	1943 GLEN DAK DR	TORKEO RIVER NJ	08731	1943 GLEN DAK DR	TORKEO RIVER NJ	08731333
12182088	Missing Lender F-04302-09 language	Phelan & Diamond PC	FERRIO, EDWARD P	C/O JOSEPH FARANG MCASLELD DALE	NJ	07777	24 ALICE DR	HOWELL NJ	07731206
12260316	Missing Lender F-17523-09 language	Phelan & Diamond PC	MCULLIND, HENRIETTA L	213 LAKE CRYSTALBN DOK DR	111 EGG HBR NJ	08087	213 LAKE CRYSTALBN DOK DR	111 EGG HBR NJ	08087322
12272281	Missing Lender F-23825-10 language	Phelan & Diamond PC	GRUBERT, MARY	700 WINGTON DR APT 318	CLIFFSIDE PARK NJ	07010	700 WINGTON DR	CLIFFSIDE PARK NJ	07010313
12280082	Missing Lender F-35333-09 language	Phelan & Diamond PC	KING, GOLDEN	375 AVENUE C	BAYONNE NJ	07002	375 AVENUE C	BAYONNE NJ	07002254
12292501	Missing Lender F-14904-09 language	Phelan & Diamond PC	MAIALANG, JULIE I	85 CLUB PL	GALLOWAY NJ	08205	85 CLUB PL	GALLOWAY NJ	08205340
12317706	Missing Lender F-04302-10 language	Phelan & Diamond PC	GRAVES, STEPHEN	52 GOLDFINCH LN	HEWITT NJ	07421	24 LIBERTY LN	TRAFFORD NJ	07416215
12322590	Missing Lender F-04807-10 language	Phelan & Diamond PC	CROMLEY, JOHN A	1405 HUNTERS GLEN DR	PLAINFELD NJ	08536	7 VIRGINIA AVE	HAMILTON NJ	08619224
12344537	Missing Lender F-24100-10 language	Phelan & Diamond PC	KOLOMEYEV, VICTOR	GOLUBEVA, YELIHA	222 BALD EAGLE DR	STEWARTS VILLE NJ	222 BALD EAGLE DR	STEWARTS VILLE NJ	08862202
12466005	Missing Lender F-51870-09 language	Phelan & Diamond PC	RODRIGUEZ, ORQUIDEA S	763 MAPLE ST	PERTH AMBOY NJ	08861	763 MAPLE ST	PERTH AMBOY NJ	08861410
7021525	Missing Lender F-57805-09 language	Phelan & Diamond PC	HUNIS, KEITH	1197 FREMONT CT	CROFTON MD	21114	32 ENDWELTON RD	COLUMBIA NJ	07817
7959128	Missing Lender F-37620-09 language	Phelan & Diamond PC	MALICH, MICHAEL P	MALICH, CHRISTINA M	67 BIRCH ST ED	08722	67 BIRCH ST ED	BEACHWO NJ	08722
12555016	Missing Lender F-30637-09 language	Phelan & Diamond PC	FOLMATH, MINDY	23 31 HERRY CT	LAKEWOOD NJ	08701	360 HEATHER CROFT	EGG HARBOR NJ	08234464
12474057	Missing Lender F-23541-10 language	Phelan & Diamond PC	SPENDOFF, JEFFERY T	2833 S MAIN RD	VINELAND NJ	08160	257 HAMPTON ST	BRIDGETON NJ	08102231
0272505	Loss mt F-036702-10 contact	Phelan & Diamond PC	HACSIK, CHARLES	C/O WIKELBAJ FRAGOW	MALEDON NJ	08053	212 TICKWOOD LN	MARLTON NJ	08053
0311010	Loss mt F-20567-10 contact	Phelan & Diamond PC	RENAUD, RUSSELL	34 HARBOR CIR	FREELD NJ	07728	34 HARBOR CIR	FREELD NJ	07728
12551649	Missing Lender F-24770-10 language	Phelan & Diamond PC	BERNEY, CYRILLE	110 5TH ST	LAKEWOOD NJ	08701	515 WILLIAM ST	TRENTON NJ	08610614
12589019	Missing Lender F-03074-10 language	Phelan & Diamond PC	MARSHALL, TIEFU	6115 KENNEDY BLVD APT 78	WEST NEW YORK NJ	07093	6515 KENNEDY BLVD APT 78	WEST NEW YORK NJ	07093423
12613042	Missing Lender F-57937-09 language	Phelan & Diamond PC	VEGA, MURHARDA	405 PASTOR ST # 2	PATERSON NJ	07501	207 HIGHLAND AVE	PASSAIC NJ	07055630
12620721	Missing Lender F-03033-10 language	Phelan & Diamond PC	MACREVEY, HEATHER	416 1/2 15TH AVE E APT A	SEATTLE WA	98112	673 BERGEN AVE SE	IRVING CITY NJ	07304264
0343281	Loss mt F-62885-09 contact	Phelan & Diamond PC	HUNZ, UGO	816 W GRAND ST APT 1F	ELIZABETH NJ	07202	816 W GRAND ST APT 1F	ELIZABETH NJ	07202106
12644800	Missing Lender F-3340-09 language	Phelan & Diamond PC	KOSLOVSKY, TIMOTHY	31 POMIAC DR	MEDFORD NJ	08053	60 SWEETERN CT	MARLTON NJ	08053373
12646141	Missing Lender F-04356-09 language	Phelan & Diamond PC	FRANKFOT, CHRISTINA	37 ORANGE RD	MONTCLAIR NJ	07042	14 FOREST LN	MONROE TOWNSHIP NJ	08831325

8331900	F-0730-10	contact	BERGEN	Phelan Halinan & Diamond PC	VERDISA, FOCKLETON B	VIANDSA, WINSLOW C	15 SUGDEN ST	BERGENHUE ID	NJ	07621	15 SUGDEN ST ID	BERGENHUE	NJ	07621
8372393	F-22259-10	contact	MIDDLESEX	Phelan Halinan & Diamond PC	RASMUSSEN, RANDYL		7 WOODSHIRE E E	KEYPORT	NJ	07735	7 WOODSHIRE E	KEYPORT	NJ	07735
8040825	F-22750-09	language	BERGEN	Phelan Halinan & Diamond PC	LEE, MALSOOK		312 ROFF AVE	FALSADES PARK	NJ	07630	311 ROFF AVE	PARK	NJ	07630
8081313	F-30851-09	language	MIDDLESEX	Phelan Halinan & Diamond PC	LOPLIS, MARCIA		8 WILCOX AVE	SOUTH RIVER	NJ	08881	8 WILCOX AVE	SOUTH RIVER	NJ	0882195, 1
8073484	F-17725-10	language	MORRIS	Phelan Halinan & Diamond PC	NAVARRO, ROGER	NAVARRO, DAWN	24 HARBURG TPES APT A	RIVERDALE	NJ	07457	7 HOSIER RD	LINDEN	NJ	07035
8079523	F-32866-09	language	GLoucester	Phelan Halinan & Diamond PC	SPONTAK, LUKE		812 BROADWAY	WESTVILLE	NJ	08093	427 BROADWAY	WESTVILLE	NJ	08093
8090480	F-18560-10	language	OCEAN	Phelan Halinan & Diamond PC	SHIHU-KIUNG, MARIA		C/O SACTANEL GOTTCH	LAKE COMO	NJ	07719	264 HUPPERT DR	BRICK	NJ	08713
8080581	F-42831-08	language	BERGEN	Phelan Halinan & Diamond PC	BONHOFER, GREGORY P		182 BRAWATHA BLVD	OAKLAND	NJ	07416	182 BRAWATHA BLVD	OAKLAND	NJ	07416
8010880	F-03306-10	language	BURLINGT	Phelan Halinan & Diamond PC	RICHARDS, GAIL D		116 COTRELL RD	MATAWA N	NJ	07747	215 COLVILLE DR	BROWNS MILLS	NJ	08015
8011472	F-03301-03	language	ATLANTIC	Phelan Halinan & Diamond PC	RODRIGUEZ, RENEA	RODRIGUEZ, PATRICIA M	1624 WESTMORE LANDIR	MAYS LANDING	NJ	08330	206 HARVARD RD	EGG HARBOR TOWNSHIP	NJ	08234
7733737	F-22514-09	contact	BURLINGT	Phelan Halinan & Diamond PC	HETSER, EDWARD		20 LARCH RD	MAPLE SHADE	NJ	08052	1808 WILLOW TURN	AMOUNT LAUREL	NJ	08054
8074482	F-43099-09	contact	MICHIGAN	Phelan Halinan & Diamond PC	LEONHARDT, JAMES		2220 NORTH RD	PT PLEAS BOW	NJ	08242	1106 MINTENARIA TRL	MAHASQUAH	NJ	08216
8129845	F-83911-09	language	MIDDLESEX	Phelan Halinan & Diamond PC	CHOI, HA S	CHOI, EYES	3580 LEACHS AVE STE B	LORTREE	NJ	07024	18 CATHARINE ST	SEWAREN	NJ	07077
8187831	F-82959-09	contact	OCEAN	Phelan Halinan & Diamond PC	MUNICE, KENNETH		C/O WILHEAR WARD	TOWNS RIVER	NJ	08751	195 BELGONGA CT	TOWNS RIVER	NJ	08751
8228070	F-05840-10	contact	BERGEN	Phelan Halinan & Diamond PC	LOPEZ, RAMIRO		C/O GREGG F PASTER	POCHILITE	NE	07662	70 AVENUE C	LODI	NJ	07644
8250129	F-56782-09	language	CAMDEN	Phelan Halinan & Diamond PC	KELLY JR, EDWARD		C/O KENNETH A JAKUB BARNES	ATLANTA	GA	30318	1523 OLD BLACK HORSE PIKE	BLACKWOOD D	NJ	08012
8097647	F-34037-09	language	CAMDEN	Phelan Halinan & Diamond PC	HERMELS, RAACHUNTA		207 SPRING GARDEN RD	HAMMOND TON	NJ	08037	207 SPRING GARDEN RD	HAMMOND TON	NJ	08037
8132071	F-41897-09	language	PASSAIC	Phelan Halinan & Diamond PC	GARCIA, GUMSI		310 E 8TH ST	CLIFTON	NJ	07011	112 E 8TH ST	CLIFTON	NJ	07011
8258340	F-02855-09	language	CUMBERLA	Phelan Halinan & Diamond PC	OLASUROKUN, KUNATHAN O		22 CHERWOOD DR	BORLENT OWN	NJ	08055	623 N 3RD ST	MIRVILLE	NJ	08112
8910402	F-58830-09	language	BURLINGT	Phelan Halinan & Diamond PC	HOOSER, IRMA		865 RAHEEDAS RD	WESTALP TON	NJ	08040	180 STACY CT	BURLINGT	NJ	08016
8911032	F-58871-09	language	OCEAN	Phelan Halinan & Diamond PC	ZAHESCU, AUREL	ZAHESCU, ADIELA	PO BOX 413	RISING SUN	MD	21711	10 EUSTISS CT	TOWNS RIVER	NJ	08757
7781882	F-19904-10	language	HUDSON	Phelan Halinan & Diamond PC	BACLAY, BETH M	ORLANDO	1515-1517 B151 ST	NORTH BERGEN	NJ	07047	1515-1517 B151 ST	NORTH BERGEN	NJ	07047
8172418	F-52280-09	contact	MIDDLESEX	Phelan Halinan & Diamond PC	MONTALVO, JUANITA A		233 BALDWIN ST	NEW BRUNSWIC K	NJ	08901	233 BALDWIN ST	NEW BRUNSWIC K	NJ	08901
8217207	F-22226-09	contact	SUGDEN	Phelan Halinan & Diamond PC	THORSTENSON, PHILIP	THORSTENSON, DR. BJ	2624 CARL AVENUE RD	HAMBURG, NC		27148	15 OAK POINT DR UNIT 25	HAMBURG	NJ	07419
8252082	F-04842-10	contact	ATLANTIC	Phelan Halinan & Diamond PC	BAMICK, BOHNE J		45 LEMDALE DR	BRANTON	NJ	08051	1308 QUIMET DR	BRANTON	NJ	08203
8288214	F-55800-09	language	UNION	Phelan Halinan & Diamond PC	HARRY, DANIEL		8 FORESDALE RD	BRUNSWIC K	NJ	07405	300 WILSON RD APT 140	SPRINGFIELD	NJ	07081213
8312474	F-37845-09	contact	HUDSON	Phelan Halinan & Diamond PC	WILLIAMS, ANANG		85 W ENGLEWOOD AVE # 1	TEANICA	NJ	07666	329 PALSADE AVE APT 7	BRUNSWIC K	NJ	07107372

Missing Lender	Phelan Halman & Diamond PC	VOUSEY, MAHR DEIB	VOUSEY, JULIE	1916 PASADENA AVE	WINDSOR TONAS NYEN	NJ	08753	67 LEXINGTON BLVD	BARTLEGGAT	NJ	08025
Missing Lender	Phelan Halman & Diamond PC	ARCHIELO, EMILY		C/O KAPLAN & BODENHEIM		NJ	07731	236 DEPUT ST	DELVIDERE	NJ	07823
Missing Lender	Phelan Halman & Diamond PC	LAMONT, DAVID J		3025 CHAPEL AVE #77	CHERRY HILL	NJ	08002	38 VIRGINIA AVE	CHERRY HILL	NJ	08002
Missing Lender	Phelan Halman & Diamond PC	ALI, MOHAMMED	ALQUAMDIR, RAJQUE H	435 BELLEVUE AVE	ATLANTIC CITY	NJ	08401	1510 SHOND D	MORTENFEL D	NJ	08225
Missing Lender	Phelan Halman & Diamond PC	GARCIA, DAVID G	GARCIA, MARIA SOCORRO	C/O PADA AND NEWMAN LLP	CHERRY HILL	NJ	07626	164 W BRDAD ST	BERGENFIELD	NJ	07621
Missing Lender	Phelan Halman & Diamond PC	RAGHUNATHAN, BAIDEU		144 OLD BERGEN RD APT 08	HERSEY CITY	NJ	07305	144 OLD BERGEN RD APT 01	HERSEY CITY	NJ	07305
Missing Lender	Phelan Halman & Diamond PC	RAGHUNATHAN, BAIDEU		144 OLD BERGEN RD APT 08	HERSEY CITY	NJ	07305	144 OLD BERGEN RD APT 01	HERSEY CITY	NJ	07305
Missing Lender	Phelan Halman & Diamond PC	KRIESCK, JULIUS R		233 WARD AVE APT 50	BORDENTOWN	NJ	08505	278 EXPOS WCKRS RD	BORDENTOWN	NJ	08505
Missing Lender	Phelan Halman & Diamond PC	HARRIS, ALTIMOND		545 E 29TH ST	PATERSON	NJ	07504	545 E 29TH ST	PATERSON	NJ	07504
Missing Lender	Phelan Halman & Diamond PC	ARABOL, ADEFORU		178 STUYVESANT AVE	NEWARK	NJ	07106	178 STUYVESANT AVE	NEWARK	NJ	07106
Missing Lender	Phelan Halman & Diamond PC	AMARO, FERRU	AMARO, VERONICA	76 DUNDREE AVE	PATERSON	NJ	07503	76 DUNDREE AVE	PATERSON	NJ	07503
Missing Lender	Phelan Halman & Diamond PC	MESTRE, PABLO	ARLSTRE, CARMELO	10 QUARRY DR APT 02	WOODLAN DPARK	NJ	07474	10 QUARRY DR APT 02	WOODLAN DPARK	NJ	07418
Missing Lender	Phelan Halman & Diamond PC	WIDZINS, CHRISTOPHER J		C/O MICHAEL S. HERBORN	LYNDHURST	NJ	08150	3088 COLLINS BLVD	MAPLE SHADE	NJ	08052
Missing Lender	Phelan Halman & Diamond PC	ABRAMAJA, ABIGAIL		26 GEORGE ST	SAYREVILLE	NJ	08872	26 GEORGE ST	SAYREVILLE	NJ	08872
Missing Lender	Phelan Halman & Diamond PC	GONZALEZ, RAMONA	ALVAREZ, MAYRA	500 ALSTERDA LA AVE	ROSELLE	NJ	07201	500 ALSTERDA AVE	ROSELLE	NJ	07201
Missing Lender	Phelan Halman & Diamond PC	COHEN, SCOTT A	COHEN, JOHANNA	3563 DARTON RD	UNION	NJ	07083	3563 BARTON RD	UNION	NJ	07083
Missing Lender	Phelan Halman & Diamond PC	WEST, DAVID P	WEST, DENISE	407 CHAPEL AVE E	CHERRY HILL	NJ	08034	407 CHAPEL AVE E	CHERRY HILL	NJ	08034
Missing Lender	Phelan Halman & Diamond PC	MAYERS, CATITA F		401 US HIGHWAY 22 APT 02	PLAINFIELD	NJ	07060	401 US HIGHWAY 22 APT 02	NORTH PLAINFIELD	NJ	07060
Missing Lender	Phelan Halman & Diamond PC	RUSH, CAROLD		C/O PER J FOLGAN	TUNNERSVILLE	NJ	08022	46 HUBA LN	SEWELL	NJ	08080
Missing Lender	Phelan Halman & Diamond PC	HAGBER, MOSHE		FO BOX 620 B	LAKEWOOD	NJ	08701	30 RIDGE AVE	ASBURY PARK	NJ	07712
Missing Lender	Phelan Halman & Diamond PC	COLLINS, MICHELLE		908 H MERIT DR	HILLSBOROUGH	NJ	08844	908 MERIT DR APT 11	HILLSBOROUGH	NJ	08844
Missing Lender	Phelan Halman & Diamond PC	VOSPE, EYTHINA		9 E AZALEA DR	INDHURST LAUREL	NJ	08054	9 E AZALEA LN	INDHURST LAUREL	NJ	08054
Missing Lender	Phelan Halman & Diamond PC	RODRIGUEZ, BARBARA		67 SOUTH AVE	HORWOOD	NJ	07648	420 ORCHARD ST	ENGLEWOOD	NJ	07631
Missing Lender	Phelan Halman & Diamond PC	GRANITE, VITO		FO BOX 303	LITTLE FERN	NJ	07643	4315 PARK AVE UNIT 21	UNION CITY	NJ	07087
Missing Lender	Phelan Halman & Diamond PC	RHODES, ILLUS		C/O MICHAEL T. HARRIS	CLIFTON	NJ	07011	445 64TH ST	WEST NEW YORK	NJ	07091
Missing Lender	Phelan Halman & Diamond PC	JOHNSON, SEAN		C/O MARCUS HARVIV	SADDLE BROOK	NJ	07661	116 OGDEN AVE 1	HERSEY CITY	NJ	07307
Missing Lender	Phelan Halman & Diamond PC	RAMIREZ, DORIS		390 DELANO PL	FAIRVIEW	NJ	07022	390 DELANO PL	FAIRVIEW	NJ	07022

1071330	F-048430-1	Missing Lender	Phuse, Becker & Gatzman	Phuse, Becker & Gatzman	MONROE	208 HENRY ST	SOMERSET NJ	08873	208 HENRY ST	SOMERSET NJ	08873
5945730	F-002546-1	Incorrect Agency listing	Phuse, Becker & Gatzman	Phuse, Becker & Gatzman	ATLANTIC	305 JONHONCT UNO J05	EGG HARBOR TOWNSHIP NJ	08234	305 JONHONCT CT UNO J05	EGG HARBOR TOWNSHIP NJ	08234448
5080550	F-027273-1	Incorrect Agency listing	Phuse, Becker & Gatzman	Phuse, Becker & Gatzman	CAMDEN	C/O CHARLES ALI UZO	CAMDEN NJ	08102	2330 CARLHAY ST	CAMDEN NJ	08103190
9924820	F-006015-1	Incorrect Agency listing	Phuse, Becker & Gatzman	Phuse, Becker & Gatzman	MIDDLESEX	C/O DAVID CABA, DANIEL	PERTH AMBOY NJ	08861	313 PROSPECT ST	PERTH AMBOY NJ	08861402
9951722	F-008126-1	Incorrect Agency listing	Phuse, Becker & Gatzman	Phuse, Becker & Gatzman	SUSSEX	235 GINA, BRIAN	PHILADELPHIA NJ	07848	235 PHILADELPHIA RD	LAFAYETTE NJ	07848365
10469574	F-002203-1	Incorrect Agency listing	Phuse, Becker & Gatzman	Phuse, Becker & Gatzman	UNION	50 CHELSEA VANZYL, LEE ANNE	LONG BRANCH NJ	07740	630 LARCH ST	ROSELLE NJ	07064
10460300	F-010770-1	Incorrect Agency listing	Phuse, Becker & Gatzman	Phuse, Becker & Gatzman	UNION	36 DARCEIA, DARCEIA, ISMAEL ESTER	EDGEWOOD LINDEN NJ	07036	36 EDGEWOOD RD	UNION NJ	07036
11817300	F-006022-1	Incorrect Agency listing	Phuse, Becker & Gatzman	Phuse, Becker & Gatzman	ATLANTIC	646 GRAFF, LUCILLE	PLASANTVILLE NJ	08232	646 CHURCH ST	PLASANTVILLE NJ	08232726
10992550	F-005093-1	Incorrect Agency listing	Phuse, Becker & Gatzman	Phuse, Becker & Gatzman	UNION	675 W INGHAM ST 77	PLAINFIELD NJ	07060	675 W INGHAM ST 77	PLAINFIELD NJ	07060100
10913364	F-000330-1	Incorrect Agency listing	Phuse, Becker & Gatzman	Phuse, Becker & Gatzman	OCEAN	ANDERSON, JUDITH LILIAN	TOMAS RIVER NJ	08755	310 ELLIHAM LN	TOMAS RIVER NJ	08755502
10546012	F-007493-1	Incorrect Agency listing	Phuse, Becker & Gatzman	Phuse, Becker & Gatzman	HUDSON	ANDRADE, KATHY	UNION CITY NJ	07087	202 48TH ST APT 2	UNION CITY NJ	07087642
12010218	F-001258-1	Incorrect Agency listing	Phuse, Becker & Gatzman	Phuse, Becker & Gatzman	ESSEX	1218 SHAFER, JUSTIN	ROSELLE NJ	07063	773 S 6TH ST	NEWARK NJ	07102344
12061030	F-001020-1	Incorrect Agency listing	Phuse, Becker & Gatzman	Phuse, Becker & Gatzman	HUDSON	JOHNS, FREDIE	DAYCHINE NJ	07002	63 W 12TH ST	DAYCHINE NJ	07002321
10240872	F-007022-1	Incorrect Agency listing	Phuse, Becker & Gatzman	Phuse, Becker & Gatzman	DURLING	3050 SW 37TH AVE APT 33	GAINESVILLE FL	32607	731 TADWILCO LAKE RD	MARLBTON NJ	08053520
11704550	F-006503-1	Incorrect Agency listing	Phuse, Becker & Gatzman	Phuse, Becker & Gatzman	ESSEX	46 WHARTON JR, SARAH	BELLEVILLE NJ	07109	46 PRESTON ST	BELLEVILLE NJ	07109
5518000	F-007067-1	Incorrect Agency listing	Phuse, Becker & Gatzman	Phuse, Becker & Gatzman	ATLANTIC	5 RAVENWOOD DR	EGG HARBOR TOWNSHIP NJ	08234	5 RAVENWOOD DR	EGG HARBOR TOWNSHIP NJ	08234632
5500070	F-006045-1	Incorrect Agency listing	Phuse, Becker & Gatzman	Phuse, Becker & Gatzman	UNION	2123 FAY, WILLIAM	UNION NJ	07036	2123 FAY AVE	UNION NJ	07036101
11015120	F-007876-1	Incorrect Agency listing	Phuse, Becker & Gatzman	Phuse, Becker & Gatzman	ATLANTIC	35 FOX HOLLOW DR	MAYS LAUDING NJ	08130	61 SHDW MASS CT	GALLOWAY NJ	08053922
9066820	F-001076-1	Incorrect Agency listing	Phuse, Becker & Gatzman	Phuse, Becker & Gatzman	UNION	909-911 MARYS AVE D	PLAINFIELD NJ	07062	909-911 SAINT MARYS AVE	PLAINFIELD NJ	07062
9134730	F-044706-1	Incorrect Agency listing	Phuse, Becker & Gatzman	Phuse, Becker & Gatzman	ESSEX	C/O STRADZY, EDWARDS	BLOOMFIELD NJ	07003	214 H 7TH ST	NEWARK NJ	07102
9207112	F-050829-1	Incorrect Agency listing	Phuse, Becker & Gatzman	Phuse, Becker & Gatzman	ESSEX	C/O HOWARD D LIPSTEIN PC	SPRINGFIELD NJ	07081	98 OAKLAND RD	MARLBTON NJ	07040
9762030	F-001059-1	Incorrect Agency listing	Phuse, Becker & Gatzman	Phuse, Becker & Gatzman	UNION	803 WOODSTOCK STATE	ISLAND NY	10201	253 TUCKER AVE APT 310	UNION NJ	07081
7185852	F-006164-1	Incorrect Agency listing	Phuse, Becker & Gatzman	Phuse, Becker & Gatzman	OCEAN	1901 SHADY LN	TOMAS RIVER NJ	08751	1901 SHADY LN	TOMAS RIVER NJ	08751824
5081230	F-007761-1	Incorrect Agency listing	Phuse, Becker & Gatzman	Phuse, Becker & Gatzman	MONMOUTH	35 SHADOWLAKE DR	RED BANK NJ	07068	35 SHADOWLAKE DR	RED BANK NJ	07068552
12100000	F-006018-1	Incorrect Agency listing	Phuse, Becker & Gatzman	Phuse, Becker & Gatzman	UNION	916 BOWEN ST	UNION NJ	07036	916 BOWEN ST	UNION NJ	07036354
8174980	F-001025-1	Incorrect Agency listing	Phuse, Becker & Gatzman	Phuse, Becker & Gatzman	MIDDLESEX	C/O BARRY JARAK ESQ	JARASCANY NY	11435	534 NEW COVER RD	COLDHIA NJ	07067
8249374	F-001028-1	Incorrect Agency listing	Phuse, Becker & Gatzman	Phuse, Becker & Gatzman	UNION	676 E 81ST ST	BROOKLYN NY	11236	330 FULCHON CRT	ELIZABETH NJ	07206

5704489	F-007006-1	Incorrect	Atlantic	Plussa, Becker & SANCHEZ, JAIME Satzman C	1036 W GROVELAND AVE	SONJERS POINT NJ	08744	1036 W GROVELAND AVE	SONJERS POINT NJ	08744	08744166	0
5050902	F-003074-1	Incorrect	Ocean	Plussa, Becker & WRIGHT, SATZMAN FREDERICK W	210 SANDHARUN RD	BRICK NJ	08723	210 SANDHARUN RD	BRICK NJ	08723	08723647	4
5702027	F-007052-1	Incorrect	Essex	Plussa, Becker & HARRIS, SATZMAN KIMIE	74 WILBER ST	BELLEVILLE NJ	07109	74 WILBER ST	BELLEVILLE NJ	07109	07109183	4
5918920	F-003085-1	Incorrect	Hudson	Plussa, Becker & PIMENTA, SATZMAN MARIA	7015 HILWEIRK AVE	NORTH BERGEN NJ	07047	7015 HILWEIRK AVE	NORTH BERGEN NJ	07047	07047396	8
9202026	F-007446-1	Incorrect	Hudson	Plussa, Becker & DEHNO, NICOLE Satzman C	7617 PARK AVE APT A6	NORTH BERGEN NJ	07047	7617 PARK AVE A-6	NORTH BERGEN NJ	07047	07047	07047
5663250	F-005542-1	Incorrect	Middlesex	Plussa, Becker & CORIELL, ROBERT F Satzman	605 CDOCK AVE	MIDDLESEX NJ	08816	605 CDOCK AVE	MIDDLESEX NJ	08816	08816140	4
0178920	F-005004-1	Incorrect	Ocean	Plussa, Becker & GATZMAN DIKGLA, JAMES	1027 BELL ST	TOMNS RIVER NJ	08753	1027 BELL ST	TOMNS RIVER NJ	08753	08753	08753
9207875	F-002215-1	Incorrect	Hudson	Plussa, Becker & CABEZAL, SATZMAN WILLINGDING	670 RICHARD S FERGUSON PLACE	NY	11574	311 CLERK ST	JERSEY CITY NJ	07304	07304	07304
0000010	F-003792-1	Incorrect	Essex	Plussa, Becker & GATZMAN WHITE, ALEX E	113 H KURN AVE	EAST ORANGE NJ	07017	113 H KURN AVE	EAST ORANGE NJ	07017	07017	07017
5497448	F-007066-1	Incorrect	Passaic	Plussa, Becker & TIMPADS, SATZMAN HELENS	250 5TH AVE	PATERSON NJ	07624	250 5TH AVE	PATERSON NJ	07624	07624181	8
8080504	F-049301-1	Incorrect	Gloucester	Plussa, Becker & THORNTON, GARY Satzman MICHELLE	1408 DELANCEY WAY	HARLTON NJ	08053	115 STANGER AVE	GLASSBORO NJ	08028	08028340	0
12742106	F-003043-1	Incorrect	Passaic	Plussa, Becker & GATZMAN LEFMAN, BEETIS	33 DONALD ST	CLIFTON NJ	07011	33 DONALD ST	CLIFTON NJ	07011	07011293	6
6340872	F-003715-1	Incorrect	Passaic	Plussa, Becker & REINTEZ, DAVID R. Satzman C	WHITENOU 21 SPRUCE RD	POMPTON LAKE NJ	07442	21 SPRUCE RD	POMPTON LAKE NJ	07442	07442212	2
5475110	F-005002-1	Incorrect	Mercer	Plussa, Becker & KACEDIS, SATZMAN JUDITH A	148 CANTERBUR YCT	EAST WINDSOR NJ	08520	148 CANTERBUR CT	EAST WINDSOR NJ	08520	08520551	4
5510224	F-008221-1	Incorrect	Cumberland	Plussa, Becker & GATZMAN KING, LHERVE	31 CHEW YORK AVE	VILAS NJ	08551	183A NORTH AVE	FORT MORRIS NJ	08310	08310322	5
0227042	F-003734-1	Incorrect	Essex	Plussa, Becker & WILLIAMS, SATZMAN ELIZABETH	18 CARTER RD	WEST ORANGE NJ	07051	742 S 12TH ST	NEWARK NJ	07103	07103	07103
5504170	F-004079-1	Incorrect	Cumberland	Plussa, Becker & OTA, SATZMAN HEEMORIM	7056 INDIAN DR	VINELAND NJ	08161	7056 INDIAN DR	VINELAND NJ	08161	08161641	1
5700140	F-007172-1	Incorrect	Essex	Plussa, Becker & MOORE, SATZMAN VALERIE	178 JACOBY ST	MAPLEWOOD NJ	07040	178 JACOBY ST	MAPLEWOOD NJ	07040	07040330	6
7083072	F-006736-1	Incorrect	Camden	Plussa, Becker & GATZMAN XI, JIANWEI Satzman	414, C/O STEVEN HUIJER	MARLTON NJ	08053	404 FINEST DR	CHERRY HILL NJ	08034	08034341	8
12527156	F-003067-1	Incorrect	Middlesex	Plussa, Becker & GYCONHOR, SATZMAN DANIEL C	357 HORTON DRIVE	LIDSON NJ	08827	827 UPPER MAIN ST	SOUTH AMBOY NJ	08570	08570141	8
3330344	F-003547-1	Incorrect	Bergen	Plussa, Becker & CATALINA, SATZMAN FRANK J	718 RIVERSIDE AVE	LYNDHURST NJ	07071	718 RIVERSIDE AVE	LYNDHURST NJ	07071	07071303	2
5301610	F-008283-1	Incorrect	Gloucester	Plussa, Becker & CERESHU, JASON Satzman M	16 QUAIL CT	ORD SWEDSB NJ	08065	16 QUAIL CT	ORD SWEDSB NJ	08065	08065142	3
5433208	F-002578-1	Incorrect	Gloucester	Plussa, Becker & VITELLARD, SATZMAN ROSE M	371 W BROAD ST	GIBBSTOW NJ	08027	371 W BROAD ST	GIBBSTOW NJ	08027	08027115	6
5820608	F-008124-1	Incorrect	Warren	Plussa, Becker & WIDORSKI, SATZMAN NAHITA	53 DUCK LAKE CT	HACKETT TOWN NJ	07840	53 DUCK LAKE CT	HACKETT TOWN NJ	07840	07840330	6
5744056	F-005465-1	Incorrect	Atlantic	Plussa, Becker & SATZMAN AINA, JOHAN I	21 BARTLETT BLVD	EGG HARBOR TOWNSHIP NJ	08114	21 BARTLETT BLVD	EGG HARBOR TOWNSHIP NJ	08114	08114830	9
5822054	F-007824-1	Incorrect	Union	Plussa, Becker & HAMILTON, SATZMAN PAUL	11 ROSEWOOD AVE	SPRINGFIELD NJ	07081	110 ORCHARD TLR	UNION NJ	07081	07081694	7
5307050	F-005120-1	Incorrect	Atlantic	Plussa, Becker & MCKENZIE, SATZMAN KENNETH	1048 HANNAH VILLE	PLEASANT NJ	08212	1048 HANNAH ST	PLEASANT NJ	08212	08212114	4

10062260	F-000369-1	Incorrect agency listing	OCEAN	Phussa, Becker & Sattzman FRUSTATI, CHRIS G.	C/O MICHAEL D. FRUSTATI, CLAREG	110 FOX RIVER RD	EDGEWATER TWP	RIOHANE NJ	07703	118 AIRPORT RD	EDGEWATER TWP	WHITTING NJ	08759
10180568	F-001282-1	Incorrect agency listing	ATLANTIC	Phussa, Becker & Sattzman BECKER & CRUZ, SANTIAGO	310 FOX RIVER RD	EDGEWATER TWP	HARBOR TWP	NJ	08334	310 FOX RIVER CR	HARBOR TOWNSHIP	NJ	08334
12643914	F-011036-1	Incorrect agency listing	MIDDLESEX	Phussa, Becker & Sattzman BECKER & STELIANIS, PABLO ANTON	381 DEAVIS BRIDGE HALL RD	MORRISTOWN TOWNSHIP	MORRISTOWN TOWNSHIP	NJ	08851	381 DEAVIS BRIDGE HALL RD	MORRISTOWN TOWNSHIP	NJ	08851300
10414920	F-002212-	Incorrect agency listing	OCEAN	Phussa, Becker & Sattzman BECKER & FISCHER, MICHAEL	1126 SAWHILL RD	BRICK NJ	SAWAHILL RD	BRICK NJ	08724	1126 SAWHILL RD	BRICK NJ		08724
10497802	F-007916-	Incorrect agency listing	MONMOUTH	Phussa, Becker & Sattzman BECKER & KEANE, SUSAN M	1270 HOLMES CT	HEPTONHE NJ	HEPTONHE NJ		07751	1270 HOLMES CT	HEPTONHE NJ		07751
12070024	F-000534-	Incorrect agency listing	OCEAN	Phussa, Becker & Sattzman MARTINEZ, ERIC JIMIE	MARTINEZ, C/O JAMES J. CERBONE, WALL	NJ	WALL NJ		08736	104 VIOLET LN	JACKSON NJ		08527414
12052602	F-007200-	Incorrect agency listing	UNION	Phussa, Becker & Sattzman BADGER, HENRY	1810 FURNBERY	RAHWAY NJ	RAHWAY NJ		07065	1810 FURNBERY ST	RAHWAY NJ		07065221
11714812	F-000350-	Incorrect agency listing	ATLANTIC	Phussa, Becker & Sattzman KHAN, JOHN KHAN, TANIA I	2719 KIAN, JOHN KHAN, TANIA I	BRYANS ROAD MD	BRYANS ROAD MD		20616	307 JACKSONVILLE CT	HARBOR TOWNSHIP NJ		08231447
12201632	F-000805-	Incorrect agency listing	ATLANTIC	Phussa, Becker & Sattzman SHAH, NEELPA D	720 S NEW RD APT 2E	ARDSCO NJ	ARDSCO NJ		08201	720 S NEW RD APT 2E	ARDSCO NJ		08201256
10291829	F-003070-	Incorrect agency listing	OCEAN	Phussa, Becker & Sattzman BLUMENKRANTZ, DAVID	703 TWIN OAKS DR	LAKEWOOD NJ	SUNSET RD	BRICK NJ	08701	50 SUNSET RD	BRICK NJ		08713
12371980	F-005585-	Incorrect agency listing	HUDSON	Phussa, Becker & Sattzman KINGZU, BEKIR	PO BOX 13017	JERSEY CITY NJ	783 PACIFIC AVE	JERSEY CITY NJ	07303	783 PACIFIC AVE	JERSEY CITY NJ		07304312
12727684	F-003865-	Incorrect agency listing	MONMOUTH	Phussa, Becker & Sattzman GLISH, CARL	29 HIGGINS CIR	ANDRETT NJ	29 HIGGINS CIR	ANDRETT NJ	07727	29 HIGGINS CIR	ANDRETT NJ		07727271
12650879	F-001264-	Incorrect agency listing	UNION	Phussa, Becker & Sattzman BEGGIEUS, BARBARA	C/O KAREN E. BEGNER	SCOTCH PLAINS NJ	68 STELLI AVE	PLAINFIELD NJ	07076	68 STELLI AVE	PLAINFIELD NJ		07060310
5454594	F-007409-	Incorrect agency listing	OCEAN	Phussa, Becker & Sattzman PASTREWICK, CHRISTINE STANLEY	PASTREWICK, CHRISTINE STANLEY	1244 CABLE AVE	BEACHWOOD CO	NJ	08722	1244 CABLE AVE	BEACHWOOD CO NJ		08722318
12015400	F-002209-	Incorrect agency listing	MIDDLESEX	Phussa, Becker & Sattzman HASSAN, HABIB	1109 SOLOKOR DR	PARLIN NJ	26 LAFAVETTE ST	CARTERS NJ	08859	26 LAFAVETTE ST	CARTERS NJ		07028350
5842600	F-007375-	Incorrect agency listing	MIDDLESEX	Phussa, Becker & Sattzman MADERA, VICTOR	C/O BELLISSIMA HAZIMAH ANGILINA	LAUREL FORT LEE NJ	1317 CARLISLE RD	NEW BRUNSWICK NJ	07024	1317 CARLISLE RD	NEW BRUNSWICK NJ		08902143
10540202	F-002078-	Incorrect agency listing	BURLINGTON	Phussa, Becker & Sattzman BENNETT, CHRISTINE G	904 WOODLAKE DR	GREENWOOD NJ	21 HANOVER LN	WILMINGTON NJ	27406	21 HANOVER LN	WILMINGTON NJ		08046
10585070	F-004230-	Incorrect agency listing	MIDDLESEX	Phussa, Becker & Sattzman FULLER, JESSICA A	37 LATHAM CIR	PARLIN NJ	37 LATHAM CIR	PARLIN NJ	08857	37 LATHAM CIR	PARLIN NJ		08857
10487052	F-025076-	Incorrect agency listing	BURLINGTON	Phussa, Becker & Sattzman FOLKS, DAVID R	143 PHILLIPS AVE	BROWNSVILLE NJ	343 PHILLIPS AVE	BROWNSVILLE NJ	08015	343 PHILLIPS AVE	BROWNSVILLE NJ		08015
10489736	F-025557-	Incorrect agency listing	GLOUCESTER	Phussa, Becker & Sattzman ROBINSON, ERIC	9 GRANDVIEW WAVE DR	WILLIAMSBURG TOWNSHIP NJ	9 GRANDVIEW AVE	WILLIAMSBURG TOWNSHIP NJ	08094	9 GRANDVIEW AVE	WILLIAMSBURG TOWNSHIP NJ		08094
10478286	F-024074-	Incorrect agency listing	ATLANTIC	Phussa, Becker & Sattzman SONTHE, DAVID	627 WOODBURY AVE	MAYS LANDING NJ	627 WOODBURY AVE	MAYS LANDING NJ	08330	627 WOODBURY AVE	MAYS LANDING NJ		08330
12015242	F-023741-	Incorrect agency listing	MERCER	Phussa, Becker & Sattzman ALLAH, BLACK C	MCKEY, 646 LAIRD ST	TRIMTON NJ	646 LAIRD ST	TRIMTON NJ	08611	646 LAIRD ST	TRIMTON NJ		08611324
10549202	F-023526-	Incorrect agency listing	CAMDEN	Phussa, Becker & Sattzman RAZON, ELISA MERLES	51 NORMANS FORD DR	SICKLERVILLE NJ	51 NORMANS FORD DR	SICKLERVILLE NJ	08081	51 NORMANS FORD DR	SICKLERVILLE NJ		08081
12648202	F-023915-	Incorrect agency listing	CAMDEN	Phussa, Becker & Sattzman DIDONATO, JORETTA	25 PUMP BRANCH RD	BERLIN NJ	25 PUMP BRANCH RD	BERLIN NJ	08009	25 PUMP BRANCH RD	BERLIN NJ		08009963
12654432	F-024789-	Incorrect agency listing	GLOUCESTER	Phussa, Becker & Sattzman SPERAKO, SHARON F	SHOPPER, 140 HICKIE I	NOVACK DR, CLAYTON NJ	140 NOVACK DR	CLAYTON NJ	08112	140 NOVACK DR	CLAYTON NJ		08112212
11702398	F-023723-	Incorrect agency listing	CAMDEN	Phussa, Becker & Sattzman FRINERTY, JOHN	PO BOX 5920	WOODBRIDGE NJ	15 WALTHAM WAY	SICKLERVILLE NJ	08096	15 WALTHAM WAY	SICKLERVILLE NJ		08081
10222344	F-023762-	Incorrect agency listing	SUSSEX	Phussa, Becker & Sattzman HARDEN, ALVIS	GREEN, 4 ROBILLE	HAGGERY BRANCHVILLE NJ	4 HAGGERY RD	BRANCHVILLE NJ	07826	4 HAGGERY RD	BRANCHVILLE NJ		07826443

10991234	F-023731	Agency listing	MORRIS	Fluss, Becker & FEINMAGRE, SALTZMAN HAROLD	315 10TH AVE	ELMURY NJ	07719	JACKSON ST	FRIEHOLO NJ	07728	
11011490	F-024033	Agency listing	HUDSON	Fluss, Becker & TABARES, SALTZMAN FREDDY	310 43RD ST	NORTH BERGEN NJ	07047	310 43RD ST	NORTH BERGEN NJ	07047314	
10601818	F-029291	Agency listing	MORRIS	Fluss, Becker & DUNN, HCOLE SALTZMAN I	DUINN, PATRICK H	113 VALLEY VIEW DR	ROCKAWAY NJ	07866	113 VALLEY VIEW DR	ROCKAWAY NJ	07866
12109970	F-028004	Agency listing	PASSAIC	Fluss, Becker & MAIDONADO, SALTZMAN EDWIN	FORBIA 1775	PASSAIC NJ	07055	185 AYCROG AVE	PASSAIC NJ	070553725	
19200072	F-022427	Agency listing	MIDDLESEX	Fluss, Becker & KIMBLE, DIANE SALTZMAN	873 ROWSON AVE	PENNY AMBOY NJ	08861	873 ROWSON AVE	PENNY AMBOY NJ	088611605	
12650574	F-022438	Agency listing	SUSSEX	Fluss, Becker & ROEL, SALTZMAN MATTHEW	ROEL, GABRIELA	11 BIRCH LN	TOWNSHIP NJ	07821	11 BIRCH LN	GREEN TOWNSHIP NJ	078222777
11844348	F-026505	Agency listing	HUNTERDON	Fluss, Becker & LAUIER JR, SALTZMAN ROBERT C	9 FOXHILL LN	ASBURY NJ	08802	9 FOXHILL LN	ASBURY NJ	088021178	
12018310	F-028441	Agency listing	MORRIS	Fluss, Becker & SALTZMAN CHAPMAN, IAN	34 HOWA AVE	SARE HOPATCON NJ	07848	34 HOWA AVE	SARE HOPATCON NJ	078491646	
12645674	F-023913	Agency listing	MORRIS	Fluss, Becker & KRISHNASWAMY SALTZMAN, RAJESWARI	8566 W LA MANCHA AVE	LAS VEGAS NV	89149	19 MADISON CT	TRITON FALLS NJ	077127743	
12268886	F-024803	Agency listing	PASSAIC	Fluss, Becker & SALTZMAN DEMIAZO, EROL	573 LEXINGTON AVE	CLIFTON NJ	07013	573 LEXINGTON AVE	CLIFTON NJ	070131326	
10283506	F-027469	Agency listing	MERCER	Fluss, Becker & SAOUK, SALTZMAN PRUDENCO	930 REVERE AVE	TRINTON NJ	08629	930 REVERE AVE	TRINTON NJ	08629	
10450320	F-025503	Agency listing	BERGEN	Fluss, Becker & SALTZMAN HOSHA, JACOB	C/O HEVMAH GARY S	FAIR LAWN NJ	07410	33-17 MDRIST AVE	FAIR LAWN NJ	07410	
10543512	F-011037	Agency listing	MERCER	Fluss, Becker & SALTZMAN DUNN, IERRE	C/O RICHARD P MUELLER	ROBINSON NJ	08075	262 MONTANA AVE	TRINTON NJ	086192883	
10544294	F-031255	Agency listing	BERGEN	Fluss, Becker & SALTZMAN PEPAL, AVI	C/O VICTOR JERSEY G SISON	NEW YORK NJ	07107	1105 N CENTRAL RD	GRANT LEE NJ	07074	
12013550	F-026009	Agency listing	DALEM	Fluss, Becker & SALTZMAN COLIAZO, BOLE	COLIAZO, NICOLLA SANTIAGO	C/O TERRY TUCKER	BRIDGE TON NJ	08102	322 MONROE AVE	CARNEYS POINT NJ	080202548
10595756	F-023045	Agency listing	PASSAIC	Fluss, Becker & SALTZMAN MARROQUIN, WENDY D	C/O RAFAEL GUILERDA	UNION CITY NJ	07087	31 SALEM RD	PATERSON NJ	0765021410	
18231472	F-020371	Agency listing	BURLINGT	Fluss, Becker & SALTZMAN RYAN, MIRIAM	34 TEAGAW DR	BROWNS MILLS NJ	08015	34 TEAGAW DR	BROWNS MILLS NJ	080153650	
10940852	F-011206	Agency listing	MORRIS	Fluss, Becker & SALTZMAN GORDANO, OSCAR	GORDANO, MIRIAM	50 MYRTLE AVE	DOVER NJ	07801	50 MYRTLE AVE	DOVER NJ	078014123
10513740	F-022125	Agency listing	COMERSET	Fluss, Becker & SALTZMAN HATUNLE, MICHELLE A	17748 BRUSH PATCH TR	BOCA RATON FL	33487	25 BUSHINGDA LEER RAC	HILLSDERO NJ	08844	
11757602	F-024099	Agency listing	GLOUCEST	Fluss, Becker & SALTZMAN EDWARDS, EDWARD J	312 WOODSTOCK WH DR	BRIDGEWATER NJ	08318	5 DOAK TER	SEWELL NJ	0800103707	
10507744	F-022509	Agency listing	BURLINGT	Fluss, Becker & SALTZMAN KRUKOVSKI JR, ANDREJ	KRUKOVSKI JR, KATHLEEN C	C/O JEFFREY B SAFFER	MEDFORD NJ	08055	118 STONES RD	MEDFORD NJ	080551123
12158460	F-021205	Agency listing	MORRIS	Fluss, Becker & SALTZMAN KARCOH, RONALD J	C/O MANTH TAGAN	MORRISTOWN NJ	07960	1 RIDGE RD	BUDD LAKE NJ	078282163	
12275372	F-025500	Agency listing	MORRIS	Fluss, Becker & SALTZMAN BRODNKY, JAHN P	C/O WEL HERMANDEZ	WARREN NJ	07059	34 CLINTON PL	MORRISTOWN NJ	0791604306	
10880208	F-021573	Agency listing	WARREN	Fluss, Becker & SALTZMAN TRINIDAD, LORNA M	TRINIDAD, ANEL M	1 WINDSOR PL	TOWNSHIP NJ	07840	1 WINDSOR PL	HACKETTSTOWN NJ	07840
10203740	F-021171	Agency listing	BERGEN	Fluss, Becker & SALTZMAN TERRERA, TABAH	GALTER, MARGARITA	208 ANDERSON ST UNIT NORTH	HACKENSA CK NJ	07601	208 ANDERSON ST UNIT NORTH	HACKENSA CK NJ	07601
12647410	F-022503	Agency listing	BERGEN	Fluss, Becker & SALTZMAN POLITO, MICHELE	140 BARRETT ST APT 323	SADDLE BROOK NJ	07661	777 PROSPECT AVE	HACKENSA CK NJ	076211512	
12531478	F-020109	Agency listing	GLOUCEST	Fluss, Becker & SALTZMAN PIERCE, KAREN B	11500 GARDEN POND DR	GLEN ALLEN VA	22029	625 SHERWOOD PL	MAHWA NJ	0805111225	

1253306	F-02044	Incorrect	Flusse, Becker & Galtzman SAL, HENRY	BERGEN	41 DICK ST RD	BERGEN NJ	07021	41 DICK ST RD	BERGEN NJ	07622	4
5483340	F-02000	Incorrect	Flusse, Becker & Galtzman SAWSON, ABRIETTA	CAMDEN	3 DESMOND RUE	WICKERVILLE NJ	08081	3 DESMOND RUE	WICKERVILLE NJ	08081	8
5778972	F-024670	Incorrect	Flusse, Becker & Galtzman DAVIS, MARC	MORRIS	DAVIS, LORENDA & SUHRSE WAT	TOWACO NJ	07043	6 SUHRSE WAT	TOWACO NJ	07043	7
5411084	F-006502	Incorrect	Flusse, Becker & Galtzman PORTES, JOSE	UMIDEN	C/O JULIO SANCHEZ	ELIZABETH NJ	07208	26 NORMANDY PL	KOSLIE NJ	07208	0
5506074	F-006974	Incorrect	Flusse, Becker & Galtzman HACEL, SHERILY	CAMDEN	C/O JEFFREY MT 5 WALTERS	LAUREL NJ	08054	407 HUNTINGTON AVE	BARRINGTON NJ	08007	9
5505176	F-025555	Incorrect	Flusse, Becker & Galtzman M	DALEM	189 VICTORY AVE	SALEM NJ	08079	189 VICTORY AVE	SALEM NJ	08079	6
5320000	F-07570	Incorrect	Flusse, Becker & Galtzman MAJARA, DOMINICO	CAMDEN	208 MARLBORO GIR AVE	MOUNT EPHRAIM NJ	08053	208 MARLBORO GIR AVE	MOUNT EPHRAIM NJ	08053	9
5432004	F-023757	Incorrect	Flusse, Becker & Galtzman MACDONALD, MARIE R	MORRIS	614 DORCHES L BEATA LN	LANDING NJ	07830	614 DORCHES LN	LANDING NJ	07830	1
5374482	F-027282	Incorrect	Flusse, Becker & Galtzman DURAND, BARRY MELISSA	CAMDEN	109 LAFAYETTE AVE	SOMERDALE NJ	08081	109 LAFAYETTE AVE	SOMERDALE NJ	08081	2
5402488	F-023223	Incorrect	Flusse, Becker & Galtzman MILLER, JAMIS	WARREN	C/O EDWARD J ARTIGUERE	WASHINGTON TOWNSHIP NJ	07882	8 PARKVIEW CIR	COLUMBUS NJ	08022	1
5504114	F-029550	Incorrect	Flusse, Becker & Galtzman MELVIN, PAULIA	CAMDEN	C/O PAULA IEBE	ORLANDO FL	32828	4853 BURWOOD AVE	BORDMOUTH NJ ARCHAMOND NJ	08109	0
5506040	F-007170	Incorrect	Flusse, Becker & Galtzman WRIGHT, SAIDIA PATRICIA	CUMBERLAND	35 PLEASANT AVE	BRIDGETON NJ	08302	35 PLEASANT AVE	BRIDGETON NJ	08302	8
7213204	F-008493	Incorrect	Flusse, Becker & Galtzman SALAZAR, YANIA	CAMDEN	48 CABINFIELD CR	LAKEWOOD NJ	08101	1074 LAKEWOOD CR	CAMDEN NJ	08104	0
7222806	F-020003	Incorrect	Flusse, Becker & Galtzman CRANGLE, THOMAS II	OCEAN	C/O E ALLEN BRACOUR	LAVALLETTE NJ	08735	338 ALDEN ST DR	LAVALLETTE NJ	08732	0
0057240	F-023755	Incorrect	Flusse, Becker & Galtzman MIRIDA, JADIE	SOMERSET	227 CANAL RD	SOUTH BROOK NJ	08830	227 CANAL RD	SOUTH BROOK NJ	08830	0
10092940	F-005204	Incorrect	Flusse, Becker & Galtzman QUINN, KENNETH	BURLINGTON	32 HERON CT	DELANCO NJ	08025	32 HERON #12	DELANCO NJ	08025	8
0805006	F-007910	Incorrect	Flusse, Becker & Galtzman GRICOM, WILLIAM	DALEM	F O BOX 141 ALLOWAY	BRIDGETON NJ	08301	276 EARLEST GARTON RD	BRIDGETON NJ	08301	7
7158308	F-005031	Incorrect	Flusse, Becker & Galtzman MELVILLE, JOSEPH M	PASSAIC	54 HIGHVIEW TERR	HAWTHORNE NJ	07306	54 HIGHVIEW AVE	HAWTHORNE NJ	07306	0
7912130	F-003503	Incorrect	Flusse, Becker & Galtzman WILLIAMS, MARVIN	GLOUCESTER	648 CLIMMEL RD	PAULSPON NJ	08066	648 CLIMMEL RD	PAULSPON NJ	08066	0
5477578	F-007001	Incorrect	Flusse, Becker & Galtzman ENCARNACION, RAFAEL	GLOUCESTER	C/O LEE MARTIN PERMAN	CHERRY HILL NJ	08001	100 BELLS LAKE RD	TURNERSVILLE NJ	08012	7
0501204	F-001340	Incorrect	Flusse, Becker & Galtzman REID, RICHARD CHRISTINE	MOHAWUCK	3 HICKORY CT UNIT A	BRIELLE NJ	08730	3 HICKORY CT UNIT A	BRIELLE NJ	08730	7
0005006	F-005101	Incorrect	Flusse, Becker & Galtzman WILD, CLAUDIA	CAMDEN	C/O LINDA METUCHA GOTH	WILMINGTON NJ	08403	378 WHITMAN AVE	CAMDEN NJ	08104	3
0582280	F-005305	Incorrect	Flusse, Becker & Galtzman WHITE, RANDALL	PASSAIC	C/O RICHARD P BLINDER	PATERSON NJ	07650	1003 E 26TH ST	PATERSON NJ	07650	4
0018000	F-007285	Incorrect	Flusse, Becker & Galtzman CARDONA, MONICA	MORRIS	10 N 2ND AVE	BRIDGE NJ	07827	10 N 2ND AVE	BRIDGE NJ	07827	0
7057400	F-008701	Incorrect	Flusse, Becker & Galtzman STEFANSKY, TOBY	CAMDEN	C/O DANIEL LUDIN	CRANFORD NJ	07016	422 JACKSON ST	CAMDEN NJ	08104	0
7037050	F-000741	Incorrect	Flusse, Becker & Galtzman HINDS, MICHAEL ANDREY	PASSAIC	70 RIVER RD APT 54	CLIFTON NJ	07014	70 RIVER RD APT 04	CLIFTON NJ	07014	8
0205502	F-024004	Incorrect	Flusse, Becker & Galtzman ZAWADA, ROBERT G	OCEAN	22 COUNTRY WOODS DR	NEW EGYPT NJ	08533	22 COUNTRY WOODS DR	NEW EGYPT NJ	08533	0

12291572	F-001281	Incorrect	Pluss, Becker & Sattzman F. LAUREL WILLIAM LAU, MICHELLE F.	211 OWEN WEST CT	JACKSON NJ	08537	211 OWEN WEST CT	JACKSON NJ	08574005
0023338	F-001091	Incorrect	Pluss, Becker & Sattzman E. WILLIAM, KATH	PO BOX 1138	TRENTON NJ	08678	36 BRYN MAWR AVE	TRENTON NJ	08628
0080930	F-002003	Incorrect	Pluss, Becker & Sattzman A. LALSO, BRENDA	C/O FARUK USAR	SENYSD NY	31104	304 HIGHFIELD LN	MULLEN NJ	07110
0031138	F-024222	Incorrect	Pluss, Becker & Sattzman A. TAVAREZ, VICTOR M	64 MARTIN LUTHER KING BLVD	NEWARK NJ	07104	64 MARTIN LUTHER KING BLVD	NEWARK NJ	07104
0091540	F-025376	Incorrect	Pluss, Becker & Sattzman MIR, SUMANAR A	58 CHERRY ST	NEWARK NJ	07105	58 CHERRY ST	NEWARK NJ	07105
0107110	F-023407	Incorrect	Pluss, Becker & Sattzman SCOTT, KATE J	7840 S 14TH ST	NEWARK NJ	07107	22 STUYVESANT AVE	NEWARK NJ	07106
5504278	F-023377	Incorrect	Pluss, Becker & Sattzman A. RAHIREZ, KISALL	31 BURGESS FL B 1	PASSAIC NJ	07055	31 BURGESS FL	PASSAIC NJ	07055860
0240186	F-008177	Incorrect	Pluss, Becker & Sattzman POLY, KELLY A	1415 WASHINGTON DR AVE	DEPTFORD NJ	08096	1415 WASHINGTON WEST AVE	DEPTFORD NJ	08096
5053310	F-028428	Incorrect	Pluss, Becker & Sattzman A. BAUTISTA, CLARA	711 BLOOMFIELD DR FL 1	LYNDHURP NJ	07031	711 BLOOMFIELD FL 7	LYNDHURP NJ	07031281
5078272	F-029542	Incorrect	Pluss, Becker & Sattzman A. PACHECO, GABRIEL	326 WEBSTER AVE APT 1D	JERSEY CITY NJ	07307	326 WEBSTER AVE APT 1D	JERSEY CITY NJ	07307166
5098430	F-025377	Incorrect	Pluss, Becker & Sattzman A. RAMCHARRAN, SURINDRA H. HENRIEFER	55 VALE RAMCHARRAN HENRIEFER AVE	JERSEY CITY NJ	07306	91 STUYVESANT AVE	JERSEY CITY NJ	07306571
5708260	F-024808	Incorrect	Pluss, Becker & Sattzman A. SYLVESTER, JAMES	PO BOX 275	ROCHELLE NY	12022	278 DRATON ST 280	NEWARK NJ	07104410
1204018	F-027750	Incorrect	Pluss, Becker & Sattzman A. JEFFREY, JESSALING	32 GRAYSON PL	TEANECK NJ	07646	32 GRAYSON PL	TEANECK NJ	07646479
5720150	F-000578	Incorrect	Pluss, Becker & Sattzman A. KELLY, FLORENCE A	105 RIVER DR	DEPTFORD NJ	08096	105 RIVER DR	DEPTFORD NJ	08096443
5740570	F-003718	Incorrect	Pluss, Becker & Sattzman A. ESTEVEZ, MIRIAM	443 SUMMER ST PATRICK	PATERSON NJ	07651	443 SUMMER ST APT 7	PATERSON NJ	07651301
5744020	F-025378	Incorrect	Pluss, Becker & Sattzman A. MUIR, MARY BEITH	600 CAROL AVE	GARHURST NJ	07755	600 CAROL AVE	GARHURST NJ	07755270
7221150	F-023745	Incorrect	Pluss, Becker & Sattzman A. SAALHED, YAFFA	48 CABINFIELD CIR	LAKEWOOD NJ	08701	1021 COLLING AVE	CAMDEN NJ	08104
7221174	F-024235	Incorrect	Pluss, Becker & Sattzman A. SAALHED, YAFFA	48 CABINFIELD CIR	LAKEWOOD NJ	08701	2900 W OCTAGON RD	CAMDEN NJ	08104
7630020	F-002667	Incorrect	Pluss, Becker & Sattzman A. LOKAS, RICHARD	1180 TRISTRAM CIR	MANLHA NJ	08033	1180 TRISTRAM CIR	MANLHA NJ	08033222
7881020	F-000653	Incorrect	Pluss, Becker & Sattzman A. FERRELL, PATRICK	C/O CHRISTOPHER M MARRONE	CHERRY HILL NJ	08030	471 STOKES RD	SHAMONG NJ	0808820
0700002	F-020001	Incorrect	Pluss, Becker & Sattzman A. DIFRANCIO, ANITA	810 WALNUT TER	WILLIAMSBURG NJ	08094	810 WALNUT TER	WILLIAMSBURG NJ	08094
0348074	F-008140	Incorrect	Pluss, Becker & Sattzman A. MATHARONE, NELSON P	430 ROSE AVE	BRICK NJ	08724	430 ROSE AVE	BRICK NJ	08724
0042500	F-023516	Incorrect	Pluss, Becker & Sattzman A. PORT, ANNA V	315 LOCUST AVE	SALAM NJ	08079	315 LOCUST AVE	SALAM NJ	08079
0042992	F-000033	Incorrect	Pluss, Becker & Sattzman A. BERDOVICZ, AMIR	PO Box 148	ALBANY NJ	07711	33 CLEVELAND AVE	TRENTON NJ	08609
0112544	F-003753	Incorrect	Pluss, Becker & Sattzman A. SOTO, ADA	94 HENRY ST	PASSAIC NJ	07055	94 HENRY ST	PASSAIC NJ	07055
0913072	F-024072	Incorrect	Pluss, Becker & Sattzman A. BENJAMIN, CHARLES S	208 H GARDEH BLVD	BEVERLY NJ	08010	415 SHARPLEY AVE	BEVERLY NJ	08010
1928700	F-024351	Incorrect	Pluss, Becker & Sattzman A. WILLIAMS, HELMIA E	310 CLEVELAND RD	PLAINFIELD NJ	07061	106 SOUTHWIDE AVE	SOHMPVIL NJ	08876311

5490700	F-025450-1	Incorrect	Pluses, Becker & HESER, ANGELA	313 BREAKNECK RD	SEWELL	NJ	08083	313 BREAKNECK RD	SEWELL	NJ	08084	40
5517302	F-023501-1	Incorrect	Pluses, Becker & BUTLER, PHILIP	212 E WINTHROP AVE	SPDENW CRD	NJ	08021	1026 LIBERTY ST	CAMDEN	NJ	08104	14
5824372	F-025554-1	Incorrect	Pluses, Becker & IQBAL, SATTAM	190 HAWATHA BLVD	HAWATHA A	NJ	07014	190 HAWATHA BLVD	LAKE HAWATHA	NJ	07042	13
5735858	F-025828-1	Incorrect	Pluses, Becker & ST JOHN, JAMES	608 8TH AVE	SPDENW CRD	NJ	08021	608 8TH AVE	SPDENW CRD	NJ	08011	70
5767608	F-025440-1	Incorrect	Pluses, Becker & FITZPATRICK, SATTAM	C/O SCOTT MAZURER	ATLANTIC CITY	NJ	08404	1157 THOMPSON AVE	GLIOUCESTE R CITY	NJ	08032	25
5057400	F-028090-1	Incorrect	Pluses, Becker & FOX, AUGUST W	62 BISSAARK AVE	TRENTON	NJ	08610	62 BISSAARK AVE	TRENTON	NJ	08104	11
6102204	F-010544-1	Incorrect	Pluses, Becker & BAKER, HAROLD	PO BOX 7891	WILMINGOR CRD	NJ	08046	2418 ALDOUT SPRING AVE	CAMDEN	NJ	08109	
6165024	F-004072-1	Incorrect	Pluses, Becker & TORRES, RAFAEL	77 MONROE AVE	DOVER	NJ	07801	69 KIMFORD AVE	DOVER	NJ	07801	
0030216	F-026082-1	Incorrect	Pluses, Becker & GIENH, SATTAM	16 DEVON PL	SEWELL	NJ	08080	213 AMHERST CT	CHERRY HILL	NJ	08023	
5549484	F-030616-1	Incorrect	Pluses, Becker & MIWARD, JOHN	336 EDSAM AVE	PITMAN	NJ	08071	336 EDSAM AVE	PITMAN	NJ	08071	25
5887220	F-024780-1	Incorrect	Pluses, Becker & SARGL, CHRISTOPHER	236 W VIRGINIA RD	BROWNS MILLS	NJ	08015	236 W VIRGINIA RD	BROWNS MILLS	NJ	08015	30
7213400	F-024785-1	Incorrect	Pluses, Becker & SALKIND, YAFFA	48 CADWILL CTR	LAKESHO R	NJ	08701	1154 LAKESHORE CR	CAMDEN	NJ	08104	
6034200	F-026250-1	Incorrect	Pluses, Becker & OLSEN, FREDERICK T	PO BOX 96	OLSEN PATRICIA	CRIDGON PA	19021	68 LITTLE EGG HANSON BLVD	TUCKERTO W	NJ	08087	
6146400	F-005747-1	Incorrect	Pluses, Becker & BIN, HANCI E	122 S MAIN ST	MIDFORD	NJ	08055	122 S MAIN ST	MIDFORD	NJ	08055	
0007602	F-023720-1	Incorrect	Pluses, Becker & RUIHA, WILMER	1228 ROBERT ST	ANCAV MARCOR	NJ	07205	1228 ROBERT ST	HILLSIDE	NJ	07205	
6074050	F-027001-1	Incorrect	Pluses, Becker & MILLER, JOHN E	47 WENDIE WAY	MILLER, JILL R	NJ	08080	219 WESLEY ST	SALEM	NJ	08079	
6064000	F-026264-1	Incorrect	Pluses, Becker & GRANT, HARVE	PO BOX 5861	GRANT, MARINE	TRENTON NJ	08618	713 SKY CT	LAWRENCE TOWNSHIP	NJ	08648	
6011614	F-007571-1	Incorrect	Pluses, Becker & DOWNS JR, JOHN M	C/O ROYAL BATTION	HADDONHILL	NJ	08033	840 RIVER RD	PERNGAUL SH	NJ	08110	
6080250	F-006900-1	Incorrect	Pluses, Becker & HUANG JR, JOSEPH	C/O JOSEPH HUANG	MULLICA	NJ	08061	750 CHESTNUT AVE	WOODBUR Y HEIGHTS	NJ	08097	
16307652	F-025464-1	Incorrect	Pluses, Becker & HERNANDEZ, SAUL J	C/O MICHAEL LEONARD RODRIGUEZ	ROD, RODRIGUEZ	TRITON NJ	07729	22 PARADISE ST	TOMR RIVER	NJ	08753	72
7057442	F-008210-1	Incorrect	Pluses, Becker & STEFANSKY, TOBY	C/O DANIEL GROSSMAN	CRANFORD	NJ	07016	439 JACKSON ST	CAMDEN	NJ	08104	33
7534894	F-023525-1	Incorrect	Pluses, Becker & HERNANDEZ, OLIVER R	974 ALCYON DR	BILLMARR	NJ	08031	974 ALCYON DR	BILLMARR	NJ	08011	60
6070490	F-029403-1	Incorrect	Pluses, Becker & GRAY, HELLIE	5 CORNELIUS RD	JACKSON	NJ	08127	295 CHIDEN AVE	TRENTON	NJ	08629	
6107568	F-024778-1	Incorrect	Pluses, Becker & STEINER, RON	1416 DWIGHT AVE	POHIT PLEASANT	NJ	08742	466 LAUREL AVE	BRICK	NJ	08713	
6912778	F-024813-1	Incorrect	Pluses, Becker & STARBUKSKY, CHARLES T	37 LYNN DR	BURLINGT ON	NJ	08016	8 CHINAUL CT	ALDOUT HOLY	NJ	08020	
12267418	F-004050-1	Incorrect	Pluses, Becker & MITCHEL, SAEDIA	301 PHILIPS AVE	SOUTH HACKENSACK	NJ	07066	101 PHILIPS AVE	SOUTH HACKENSACK	NJ	07066	70

0050456 F-12734-10	1. no name of lender rep. 2. 30 days to cure 3. no date of loan 4. NCI from service/plaintiff BAC on BANA	Stern, Laventhal & Frankarb arg. LLC	DURAN, ALBERT	220 H 19TH ST	CAMDEN NJ	08105	1203 H 19TH ST	CAMDEN NJ	08105
005071 F-1691-0	1. no name of lender rep. 2. 30 days to cure 3. no date of loan	Stern, Laventhal & Frankarb arg. LLC	ROGERS, EDWARD T	57 PITTMAR SICKLEVILLE	IRIE NJ	08083	3514 PARK BLVD	CAMDEN NJ	08104
005053 F-1250-09	1. no name of lender rep. 2. 30 days to cure 3. no date of loan	Stern, Laventhal & Frankarb arg. LLC	CAGIE, COREY	PO BOX 27	ASBURY PARK NJ	07712	678 SOUTHARD ST	TRENTON NJ	08618
007051 F-013752-0	1. no name of lender rep. 2. 30 days to cure 3. no date of loan 4. NCI from service/plaintiff BAC on BANA	Stern, Laventhal & Frankarb arg. LLC	GRAY, HELLIE	5 CORTELYOU RD	JACKSON NJ	08527	1420 GENESSEE ST	TRENTON NJ	08610
007005 F-35809-00	1. no name of lender rep. 2. 30 days to cure 3. no date of loan 4. NCI from service/plaintiff BAC on BANA	Stern, Laventhal & Frankarb arg. LLC	PURUSHAGAN, IREK	363 WOODLAW HAVEN	HERSEY CITY NJ	07305	361 WOODLAW AVE	HERSEY CITY NJ	07305
0212209 F-37203-09	1. no name of lender rep. 2. 30 days to cure 3. contains unexplained missg date	Stern, Laventhal & Frankarb arg. LLC	CORROSIERO, JUDAS	CORROSIERO, BOHNE	15 ADELPHA CT	07009	15 ADELPHA CT	CIDAR GROVE NJ	07009
0214003 F-004734-1	1. no name of lender rep.	Stern, Laventhal & Frankarb arg. LLC	MARRAM, FRANK F	203 AVENUE B	BAYONNE NJ	07001	203 AVENUE B	BAYONNE NJ	07002
19161221 F-008799-1	1. no name of lender rep.	Stern, Laventhal & Frankarb arg. LLC	WANG, ZHIHUI	3518 ATLANTIC PACIFIC AVE	ATLANTIC CITY NJ	08401	3518 PACIFIC AVE	ATLANTIC CITY NJ	08401633
1017001 F-003102-1	1. no name of lender rep. 2. includes 4th of annua	Stern, Laventhal & Frankarb arg. LLC	FRANSON, JAMIE MAC	23 YORKSHIRE PL	FARIN NJ	08819	13 YORKSHIRE PL	FARIN NJ	088164
10243033 F-006007-1	1. no name of lender rep.	Stern, Laventhal & Frankarb arg. LLC	PEPPER, KRISTIAN	27 ROBIN DR	CAPE MAY CT NJ	08210	27 ROBIN DR	CAPE MAY COURT HOUSE NJ	0820120
10300307 F-005375-1	1. no name of lender rep.	Stern, Laventhal & Frankarb arg. LLC	MUNIZ, ENRIQUE	C/O ENRIQUE CABRERA MUNIZ, SARA ESTER	PERTH AMBOY NJ	08861	249 PERHEAD AVE	MONROE NJ	0831825
5444253 F-004815-1	1. no name of lender rep. 2. contains unexplained service charges	Stern, Laventhal & Frankarb arg. LLC	SANMARTINO, MICHAEL A	PO BOX 7057	OCEAN CITY NJ	08226	900 OLDMANNS CREEK RD	SWEDESBO RD NJ	0805313
5484035 F-027296-1	incorrect agency listing	Stern, Laventhal & Frankarb arg. LLC	ROMEL, ROBERT W	9 FETTERICK LN	PERINSVILLE NJ	08070	9 FETTERICK LN	PERINSVILLE NJ	08070140
5001711 F-006481-1	1. no name of lender rep. 2. contains unexplained service charges 3. contains unexplained legal fees	Stern, Laventhal & Frankarb arg. LLC	DEJISSE, ROBERT A	212 WEISH AVE	BELLMAR NJ	08031	212 WEISH AVE	BELLMAR NJ	08031112
5085337 F-02127-00	1. no name of lender rep. 2. contains unexplained service charges 3. contains unexplained legal fees	Stern, Laventhal & Frankarb arg. LLC	BADALATO, SUSAN	101 CAMPBELL BLVD UNIT 2101	MARLINA WASH NJ	08050	29 HARVEST WAY	131 166 HGR NJ	0807404
577407 F-026152-1	incorrect agency listing	Stern, Laventhal & Frankarb arg. LLC	JONES, EVA AIBERIA	205 GORHAM AVE	CAPE MAY NJ	08204	205 GORHAM AVE	CAPE MAY NJ	08204110
7820723 F-030411-1	incorrect agency listing	Stern, Laventhal & Frankarb arg. LLC	JUHNIS, AOHIA D	507 FAIRVIEW ST	CAMDEN NJ	08104	3706 H CONGRESS RD	CAMDEN NJ	08104

9004771 F-23048-10	1. no name of lender rep. 2. 30 days to cure 3. no date of loan 4. NCI from service/plaintiff BAC on BAHIA letterhead & payable duplicate late charges	MIDDLESEX	exp. LLC	YANQ, HABA	116 WORTH ST	ELMH	NY	08830	116 WORTH ST	ELMH	NY	08830	
9033858 F-16562-00	1. no name of lender rep. 2. 30 days to cure 3. no date of loan	HUDSON	exp. LLC	Stern, Laventhal & Frankarb; PATIL, BALDEV	160 CARLETON AVE	JERSEY CITY	NY	07306	37 CLOFF ST	JERSEY CITY	NY	07306	
9036003 F-44347-00	1. no name of lender rep. 2. 30 days to cure 3. no date of loan 4. NCI from service/plaintiff BAC on BAHIA letterhead	OCEAN	exp. LLC	Stern, Laventhal & Frankarb; POTTERBERG, ANTHON	1027 RIDGE AVE	LAKEWOOD	NY	08701	10 HUNLEY CT	LAKEWOOD	NY	08701	
9056660 F-16087-09	1. no name of lender rep. 2. 30 days to cure 3. no date of loan	CAMDEN	exp. LLC	Stern, Laventhal & Frankarb; ROGERS, JOSHUA	57 MITCHELL LN	MCKEIN	NY	08041	812 JEFFERSON ST	CAMDEN	NY	08104	
9059548 F-67427-09	1. no name of lender rep. 2. 30 days to cure 3. no date of loan 4. NCI from service/plaintiff BAC on BAHIA letterhead	ESSEX	exp. LLC	Stern, Laventhal & Frankarb; BIRDS, MARCO	160 SAND SHORE RD	BURD	NY	07828	648 BERGEN ST	NEWARK	NY	07102	
9060608 F-17001-10	1. no name of lender rep. 2. 30 days to cure 3. no date of loan 4. NCI from service/plaintiff BAC on BAHIA letterhead	BERGEN	exp. LLC	Stern, Laventhal & Frankarb; NANANO, JOE	346 GRIGGS AVE	TEANECK	NY	07666	346 GRIGGS AVE	TEANECK	NY	07666	
9062011 F-28698-09	1. no name of lender rep. 2. 30 days to cure 3. no date of loan	HUDSON	exp. LLC	Stern, Laventhal & Frankarb; MARTINEZ, DANAR	3110 SAHITO, KELIA	31 CONDUCT ST	JERSEY CITY	NY	07306	31 CONDUCT ST	JERSEY CITY	NY	07306
9067100 F-10341-00	1. no name of lender rep. 2. 30 days to cure 3. no date of loan 4. NCI from service/plaintiff BAC on BAHIA letterhead	OCEAN	exp. LLC	Stern, Laventhal & Frankarb; GAUDINZI, ROBERT	259 WASHINGTON SQUARE APT 2	HUTTEN	NY	07110	213 CENTER ST	HUCKLETT	NY	08047	
9070472 F-13516-09	1. no name of lender rep. 2. 30 days to cure 3. no date of loan 4. NCI from service/plaintiff BAC on BAHIA letterhead	MERCER	exp. LLC	Stern, Laventhal & Frankarb; GRAY, HELEN	5 CORNELL RD	JACKSON	NY	08527	485 CHIDEN AVE	TRENTON	NY	08609	
9072226 F-003707-10	1. no name of lender rep. 2. 30 days to cure 3. no date of loan	PASSAIC	exp. LLC	Stern, Laventhal & Frankarb; EAPUKA SR, RICHARD	90 ALDEN ST	OH	NY	07057	17 SOUTHARD ST	PATERSON	NY	07601	
9091141 F-00259-12	1. no name of lender rep. 2. 30 days to cure 3. no date of loan 4. NCI from service/plaintiff BAC on BAHIA letterhead	HUDSON	exp. LLC	Stern, Laventhal & Frankarb; BARRON, SILVERIA	45 BRADWAY APT 311	JERSEY CITY	NY	07306	45 BRADWAY APT 311	JERSEY CITY	NY	07306	
9100094 F-37744-09	1. no name of lender rep. 2. 30 days to cure 3. no date of loan	MIDDLESEX	exp. LLC	Stern, Laventhal & Frankarb; DELAHOE, LUCY	480 VALLEY RD	MONTECLAIR	NY	07043	156 TURNHAM BLVD	ELMWOOD BRANCH	NY	07710	
9135410 F-52398-09	1. no name of lender rep. 2. 30 days to cure 3. no date of loan	HUDSON	exp. LLC	Stern, Laventhal & Frankarb; NUÑEZ, ELIAS	C/O WILLIAM MUJER	FORT LEE	NY	07024	609 PALMDE AVE	JERSEY CITY	NY	07307	
9142541 F-3754400	1. no name of lender rep. 2. 30 days to cure 3. no date of loan	BERGEN	exp. LLC	Stern, Laventhal & Frankarb; GUZMAN, GABRIELA	205 PARK AVE APT 6	HOBOKEN	NY	07030	1350 20TH ST	FAIR LAWN	NY	07410	
9260789 F-003915-10	1. no name of lender rep. 2. NCI not provided	ATLANTA	exp. LLC	Stern, Laventhal & Frankarb; FORVILLE, MICHEL	1915 COLUMBIA AVE	ATLANTIC CITY	NY	08401	325 MEADOWS AVE	ATLANTIC CITY	NY	08401	
9278016 F-4339-09	1. no name of lender rep. 2. 30 days to cure 3. no date of loan	CAMDEN	exp. LLC	Stern, Laventhal & Frankarb; TORLONE, WANDA E	524 W GODFREY AVE	PHILADELPHIA	PA	19126	1321 LIBERTY ST	CAMDEN	NY	08104	
9293107 F-006729-10	1. no name of lender rep. 2. 30 days to cure 3. no date of loan	HUDSON	exp. LLC	Stern, Laventhal & Frankarb; HARRIS, ELLEN	1831 LIBERTY AVE	JERSEY CITY	NY	07307	1831 LIBERTY AVE	JERSEY CITY	NY	07307	

8161832	F-33243-09	Missing lender info	BURLINGTON	Zucker, Goldberg Ackema Zucker, Goldberg	BATES ST, BORDENTOWN	BATES, BETH A	604 WALLACE AVE	POTERUNG, NJ	08554	604 WALLACE AVE	ROERLING, NJ	08554
8210778	F-7448-09	Missing lender info	MIDDLETOWN	Zucker, Goldberg Ackema Zucker, Goldberg	ROSENBERG, STUART M	ROSENBERG, EVA F	EAST BRUNSWICK	ROBERT DRUISVIC, C	08816	16 CENTRAL AVE	EAST BRUNSWICK, NJ	08816
8270042	F-19091-09	Missing lender info	BURLINGTON	Zucker, Goldberg Ackema Zucker, Goldberg	WILCOPOWSKI, MARK D		7640 BROADWAY STREAM LOOP #102	CHATTANOGA, TN	37421	48 WINGSTEAD DR	WESTTAMPA, FL	08260
8099508	F-17425-09	Missing lender info	PASSAIC	Zucker, Goldberg Ackema Zucker, Goldberg	FERNANDEZ, NOEL, OPALIS		168 JACKSON ST APT 2	PATERSON, NJ	07503	168 171 JACKSON ST	PATERSON, NJ	07503
9281234	F-30103-08	Missing lender info	ATLANTIC	Zucker, Goldberg Ackema Zucker, Goldberg	BAHAM, MOHAMMED A		7410 ATLANTIC AVE	ATLANTIC CITY, NJ	08401	2815 SOUTH BLVD	ATLANTIC CITY, NJ	08401
7853457	F-45404-08	Missing lender info	CAPE MAY	Zucker, Goldberg Ackema Zucker, Goldberg	MOUNTAIN, JERRY I		29 CHESTNUT AVE	CAPE MAY COURT HOUSE, NJ	08210	29 CHESTNUT COURT HOUSE	CAPE MAY, NJ	08210
8124659	F-912-08	Missing lender info	OCEAN	Zucker, Goldberg Ackema Zucker, Goldberg	FUENTES, ROBERTO		123 BAYWOOD DR	TOMAS RIVER, NJ	08753	123 BAYWOOD DR	TOMAS RIVER, NJ	08753
8187023	F-47708-08	Missing lender info	OCEAN	Zucker, Goldberg Ackema Zucker, Goldberg	WHALEN, ROBERT D		1045 FORDS 4L9	TOMAS RIVER, NJ	08754	522 SIGNAL LN	TOMAS RIVER, NJ	08755
8217883	F-18860-08	Missing lender info	ESSEX	Zucker, Goldberg Ackema Zucker, Goldberg	LARSON, WILLIAM		30 CROSS ST	MONTCLAIR, NJ	07042	30 CROSS ST	MONTCLAIR, NJ	07042
8145216	F-19177-09	Missing lender info	MORRIS	Zucker, Goldberg Ackema Zucker, Goldberg	MENDOZA, RAFAEL E	MENDEL, JESSICA	5051 ARIDALE CIR	TAMPA, FL	33635	87 WESLEY AVE #9	WHARTON, NJ	07883
8182377	F-28832-08	Missing lender info	BURLINGTON	Zucker, Goldberg Ackema Zucker, Goldberg	GRUTH, MICHAEL T	GRUEHL, DIANA R	41 EL DORADO ST	TOMAS RIVER, NJ	08757	62 EDGEMOOD RD	BORDENTOWN, NJ	08505
8206612	F-34344-07	Missing lender info	UNION	Zucker, Goldberg Ackema Zucker, Goldberg	BOHLLA, JESSIE	REGINA	1753 WOLBERT TER	UNION, NJ	07081	1753 WOLBERT TER	UNION, NJ	07081
8219510	F-47008-09	Missing lender info	BERGEN	Zucker, Goldberg Ackema Zucker, Goldberg	FOSTER, MICHAEL P		25 GRAND AVE APT 60, CK	HACKENSACK, NJ	07601	25 GRAND AVE APT 60, CK	HACKENSACK, NJ	076014619
8234225	F-12158-08	Missing lender info	WARREN	Zucker, Goldberg Ackema Zucker, Goldberg	REED, KEVIN D	REED, CINDY S	PO BOX 627	HACKENSACK TOWNSHIP, NJ	07840	470 PINE ST	PHILIPSBURG, NJ	08865
8303531	F-2053-09	Missing lender info	ESSEX	Zucker, Goldberg Ackema Zucker, Goldberg	BELCHORE, GORBAHE		PO BOX 6165	WEST ORANGE, NJ	07052	31 SPRING ST	MALDEN, NJ	07041
7811318	F-25883-08	Missing lender info	CAMDEN	Zucker, Goldberg Ackema Zucker, Goldberg	ALBER, MATTHEW		417 CHURCH ST	ATCO, NJ	08004	417 CHURCH ST	ATCO, NJ	08004
7854445	F-30885-07	Missing lender info	BURLINGTON	Zucker, Goldberg Ackema Zucker, Goldberg	MAZZOLA, AUSTIN		13443 WHITEHAVEN CT	SPRING HILL, FL	34609	9 CLIFFORD LN	MARLTON, NJ	08053
8203330	F-50308-08	Missing lender info	BERGEN	Zucker, Goldberg Ackema Zucker, Goldberg	SARGENT, PETER T		175 ROCKELLE AVE # 30154	ROCKELLE PARK, NJ	07661	175 ROCKELLE AVE UNIT 301	ROCKELLE PARK, NJ	07661
8200105	F-35734-08	Missing lender info	BERGEN	Zucker, Goldberg Ackema Zucker, Goldberg	YAHALOM, DON S	HOSHIE, SANDRA R	507 CAPE MAY ST	ENGLEWOOD, NJ	07631	38 FCG RUN DR	ENGLEWOOD, NJ	07631
8032473	F-6814-08	Missing lender info	CAMDEN	Zucker, Goldberg Ackema Zucker, Goldberg	HENRY, TIMOTHY M	HENRY, SHARON M	5 FILMBORE WAY	SCRIPPERVILLE, NJ	08081	5 WINDING BROOK CT	ATCO, NJ	08004
8077728	F-5810-08	Missing lender info	WARREN	Zucker, Goldberg Ackema Zucker, Goldberg	MBARDO, JEFFREY A		51 STATE ST	WASHINGTON TOWNSHIP, NJ	07882	51 STATE ST	WASHINGTON, NJ	07882
8108895	F-21771-07	Missing lender info	WARREN	Zucker, Goldberg Ackema Zucker, Goldberg	STARIL, JASON R		185 COUNTRY ROAD 627	BLOOMSBURY, NJ	08804	185 COUNTRY ROAD 627	POHATCONG TOWNSHIP, NJ	088043125
8176573	F-16550-08	Missing lender info	PASSAIC	Zucker, Goldberg Ackema Zucker, Goldberg	MCCARTHY, JOHIN A	MCCARTHY, EILEEN M	351 STANLEY ST	CLIFTON, NJ	07013	351 STANLEY ST	CLIFTON, NJ	07013
8182612	F-21878-09	Incorrect agency listing	MIDDLETOWN	Zucker, Goldberg Ackema Zucker, Goldberg	SANTAGIA, HERMAN	PALES, DENISE	30 HOLLWOOD DR	EDISON, NJ	08817	30 HOLLWOOD DR	EDISON, NJ	08817
8323787	F-30744-08	Missing lender info	HUDSON	Zucker, Goldberg Ackema Zucker, Goldberg	BURDICK, JOHN P		398A FAIRBROOK AVE	NEW JERSEY CITY, NJ	07106	398 173 FAIRBROOK AVE	NEW JERSEY CITY, NJ	07106
9132158	F-43178-08	Missing lender info	MORRIS	Zucker, Goldberg Ackema Zucker, Goldberg	COLLINS, PETER		111 11A ST	WHARTON, NJ	07885	111 11A ST	WHARTON, NJ	07885
7829797	F-8888-08	Incorrect agency listing	ESSEX	Zucker, Goldberg Ackema Zucker, Goldberg	ABRAHAM, MOISE		31 WICKLIFFE ST	NEWARK, NJ	07103	31 WICKLIFFE ST	NEWARK, NJ	07103

8342841 F-48175-08 lender info	Missing	Zucker, Goldberg Ackarma Mohamouth	PAITELUP, FRANK G.	PAITELUP, KATHERINE A.	104 SPRING WILDER CREEK DR	SPGL FL	32708	73 BERNARD DR	HOWELL NJ	07731
8166527 F-23499-07 lender info	Missing	Zucker, Goldberg Ackarma CUMBERLAND	TORRES, JACQUELINE		PO BOX 279	VIRLAND NJ	08363	1328 VILLUS DR	VIRLAND NJ	08360
8166254 F-30569-08 lender info	Missing	Zucker, Goldberg Ackarma ESSEX	CHELLI, DANIE		C/O DANIEL BEVERE	HUTLEY NJ	07110	448 RIVER RD APT K	HUTLEY NJ	07110
8242569 F-18994-09 lender info	Missing	Zucker, Goldberg Ackarma MIDDLESEX	VASQUEZ, RENE		31 WOOD ACRES DR	NORTH BRUNSWICK NJ	08902	31 WOOD ACRES DR	NORTH BRUNSWICK NJ	08902
8306208 F-46821-09 lender info	Missing	Zucker, Goldberg Ackarma ESSEX	TEDLICO, CATHEE		6 ADAMS CT APT 3A	HUTLEY NJ	07110	344 STAGER ST	HUTLEY NJ	07110
8347627 F-30876-08 lender info	Missing	Zucker, Goldberg Ackarma MERCER	ODIAH, PHINIA		108 BERT AVE	TRENTON NJ	08629	411 WHITTAKER AVE	TRENTON NJ	08621
8352171 F-34262-08 lender info	Missing	Zucker, Goldberg Ackarma HUDSON	BOUVERT, SHANE	RODFERREZ, SHAROLA	116 VAN BUREN RD	TEANECK NJ	07666	342 RANDOLPH AVE	IRVINGTON NJ	07104
8372955 F-17807-07 lender info	Missing	Zucker, Goldberg Ackarma UNION	JAMES, ANTOINETTE R		114 E 5TH AVE APT F	ROSELLE NJ	07201	124 E 5TH AVE APT E	ROSELLE NJ	07201
6076414 F-17483-08 lender info	Missing	Zucker, Goldberg Ackarma MIDDLESEX	KUNHA, RANDOLPH		209 MADISON AVE	SOUTH PLAINFIELD NJ	07080	7 HICKOKS CT	SPOTSWOOD NJ	08884
7963338 F-31810-08 lender info	Missing	Zucker, Goldberg Ackarma CAPE MAY	D'ACQUA, DANIEL G	D'ACQUA, CAROL T	199 BERGEN AVENUE	THORNTON NJ	08066	4 EIGHTH WAY	CAPE MAY COURT HOUSE NJ	08210J876
7977317 F-43066-08 #N/A	Missing	Zucker, Goldberg Ackarma ATLANTIC	FREEDMAN, RAJESH		2810 FORSYTHA CT	MAYS LANDING NJ	08310	2810 FORSYTHA CT	MAYS LANDING NJ	08310
8189933 F-7055-09 lender info	Missing	Zucker, Goldberg Ackarma WARREN	HODZAK, JOHN F		C/O JOAN'S LAVERY	HACKETTS TOWN NJ	07840	182 HARBROOK RD	HARDWICK NJ	07835
8348286 F-6179-09 lender info	Missing	Zucker, Goldberg Ackarma UNION	SCHEVERRY, CECIL		C/O MURRAY ALANCO	ELIZABETH NJ	07201	815 MCDONALD ST	INDIEN NJ	07016
8372115 F-32814-07 lender info	Missing	Zucker, Goldberg Ackarma MOHAWOUTH	MURPHY, ROYAL HAN	MURPHY, JANE T	37 ELM PL	RED BANK NJ	07701	37 ELM PL	RED BANK NJ	07701
0060014 F-20745-08 lender info	Missing	Zucker, Goldberg Ackarma ESSEX	NASH, MICHAEL		PO BOX 7203	EWING NJ	08628	3741RD ST	IRVINGTON NJ	07111
9104669 F-39200-08 lender info	Missing	Zucker, Goldberg Ackarma GLOUCESTER	THOMPSON, BRIAN		12731 SHOREMARK R RD	TANDYD WH MD	21287	225 GWARD ST	WOODBUR Y NJ	08096
8245515 F-35537-08 lender info	Missing	Zucker, Goldberg Ackarma BERGEN	KUSCH, EBEL		621 VAN HOUTEN AVE	CLIFTON NJ	07013	706 9TH ST	FAIRLAWN NJ	07410
7751631 F-31844-09 agency listing	Incorrect	Zucker, Goldberg Ackarma GLOUCESTER	GRIMMONTE, STEPHEN T		3887 N DULSEA DR UNIT 70	VIRLAND NJ	08360	304 ROSEMONT AVE	IRVINGTON NJ	08344
8045213 F-7866-09 lender info	Missing	Zucker, Goldberg Ackarma CAMDEN	FREGARTNER, DOUGLAS D		C/O GARY WOODEND	MIDDLETOWN NJ	08055	524 HIGHLAND AVE	CHEFFY HILL NJ	08002
8228787 F-33893-08 lender info	Missing	Zucker, Goldberg Ackarma OCEAN	CHRISTMAS, SUSAN		894 PENHOUTH DR UNIT A	LAKESWOOD NJ	08701	894 PENHOUTH DR UNIT A	LAKESWOOD NJ	08701
8248404 F-25260-08 lender info	Missing	Zucker, Goldberg Ackarma OCEAN	ONELL, SEAN		701 W COMMANDO RE BLVD	JACKSON NJ	08527	1800 BRICKENRIDGE DR	IRVINGTON NJ	08753
9167333 F-40477-08 lender info	Missing	Zucker, Goldberg Ackarma CAPE MAY	HAUCK, BRIGIT		PO BOX 152	HOWD CO	80544	3705 STARFONTE BLVD	WINDYCK D NJ	08264
11746074 F-44858-09 lender info	Missing	Phelan Halman & Diamond PC Falm Beach Law Group ELIAE	RANDREZ VED, ELIAE	GILMAN, NEREYDA	C/O THOMAS E DOWNEY	NORTVILLE ID	83235	703 GRAVEL BLVD RD	EGGS HARBOR TWP NJ	082244807
10548142 F-56425-00 language	Missing Lender	Phelan Halman & Diamond PC MERCEER	CLARK, MERHAFF		C/O GIORGETTE ANJEN	LAWNSIDE NJ	08045	28 OVERBROOK AVE	TRENTON NJ	08618
11736021 F-27376-10 language	Missing Lender	Phelan Halman & Diamond PC ESSEX	ROBINSON, JANE		721 8TH AVE	IRVINGTON NJ	07111	721 8TH AVE	IRVINGTON NJ	071133717
12056074 F-044035-11 language	Missing Lender	Phelan Halman & Diamond PC PASSAIC	FRED, JUAN R	IREID, CARMEN L	C/O ROBERTO LEVINE	HACKENSACK NJ	07601	120 1ST ST	PATERSON NJ	07620
12172022 F-050502-11 language	Missing Lender	Phelan Halman & Diamond PC OCEAN	SCHUNK, WILLIAM D		269 ACORN DR	BRICK NJ	08723	269 ACORN DR	BRICK NJ	087234221

12187353	F-2674-09	Missing Lender language	ATLANTIC	Phelan Hasnan & Diamond PC	BERRIO, HUGO A	300 HEATHER CROFT	EGG HARBOR TWP	NJ	08134	300 HEATHER CROFT	HARBOR TWP	NJ	0814463	1
12537407	F-28308-09	Missing Lender language	ATLANTIC	Phelan Hasnan & Diamond PC	MAHIE, MOHAMMED A	300 TUDLOW AVE	PLEASANT VILLE	NJ	08122	618 CHELSEY AVE	ATLANTIC CITY	NJ	08401274	7
10827644	F-00265-1	Incorrect Agency listing	SOMERSET	Phuse, Becker & Gatzman	GUST, KEVIN	1033 TYSLEY PL	BARITAN	NJ	08169	1033 TYSLEY PL	BARITAN	NJ	08169	
12557450	F-007070-1	Incorrect Agency listing	SUSSEX	Phuse, Becker & Gatzman	GALANTE, NATHAN	3 RUNNING HILLS DRIVE	NEWTON	NJ	07860	518 EDGEWOOD DR	NEWTON	NJ	0786452	7
5516332	F-00730-1	Incorrect Agency listing	ESSEX	Phuse, Becker & Gatzman	MATOS, CARLOS	C/O TOMOTRY P KANE	YDOWA	WI	07512	405 MOUNTAIN AVE	EDGEAR GROVE	WI	07029221	2
6063052	F-00250-1	Incorrect Agency listing	PASSAIC	Phuse, Becker & Gatzman	GHIAO, TOMMASO	29 GRUNWALD ST	CLIFTON	NJ	07013	78 GRUNWALD ST	CLIFTON	NJ	07013	
8280526	F-008526-1	Incorrect Agency listing	CAPE MAY	Phuse, Becker & Gatzman	COLANTONIO, ANTHONY J	335 A EAST 14TH AVE	NORTH WILDWOOD	NJ	08760	300 OCEAN AVE 210	WILDWOOD	NJ	08760	
5471678	F-002945-1	Incorrect Agency listing	MIDDLESEX	Phuse, Becker & Gatzman	PROPHET, ALEX	C/O EDWARD C DOBROWOL PAQUITA	WOODEN IDGE	NJ	07095	64 DANIEL ST	CARTERET	NJ	0708190	7
0127330	F-10266-09	1. no name of lender app. 2. 30 days to cure 3. no date of ben	MIDDLESEX	Diem, Laventhal & Franko, LLC	TUTTOBENE, THERESA A	41 WAYNE ST	EDISON	NJ	08817	41 WAYNE ST	EDISON	NJ	08817	
8325213	F-32285-08	Missing lender info	CAMDEN	Ackama n	SUAREZ, KELLY E	745 KINGS CROFT HILL	CHERRY HILL	NJ	08014	745 KINGS CROFT HILL	CHERRY HILL	NJ	08014	
1080125	F-44504-09	Missing lender	UNION	Powers K	ABREU, CARLOS	C/O CABAQILLA & ASSOCIATES P C/O	RIDGEFIEL NEW YORK	NJ	07657	741 ADAMS AVE	ELIZABETH	NJ	07201	
10816401	F-14203-09	Missing lender	UNION	Powers K	ROBERT, THERESA	BRADLEY, THOMAS	RAYMOND RAGLES	NEW YORK	10018	459 STANLEY PL	RAHWAY	NJ	07063251-9	
5398703	F-004697-10	no name of CUMBERLA	GLoucester	Stern, LaM	HARRIS, IFFREY	C/O KENNETH W. JHILLER JR	SALEM	NJ	08079	395 WILSON ST	PORT HORRIS	NJ	08142253	5
5405143	F-078825-1	Incorrect agen	BURLINGT	Stern, LaM	VAUGHNINI, CALDONA	211 SPRING ST	ROSELAND	NJ	08105	211 SPRING ST	ROSELAND	NJ	08105170	1
6084258	F-30872-10	1. no name of	UNION	Stern, LaM	BERRIOS, JOHN	1014 CHESTNUT ST	ROSELAND	NJ	07103	1014 CHESTNUT ST	ROSELAND	NJ	07203	