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This opinion shall not "constitute precedent or be binding upon any court."
Although it is posted on the internet, this opinion is binding only on the
parties in the case and its use in other cases is limited. R. 1:36-3.

SUPERIOR COURT OF NEW JERSEY
APPELLATE DIVISION
DOCKET NO. A-5520-15T3

US BANK, NATIONAL ASSOCIATION,
NOT IN ITS INDIVIDUAL CAPACITY,
BUT SOLELY AS TRUSTEE FOR THE
RMAC TRUST, SERIES 2013-IT,

Plaintiff-Respondent,

v.

HUGH GRAHAM,

Defendant,

and

PAULETTE GRAHAM,

Defendant-Appellant.

Submitted July 5, 2017 – Decided October 13, 2017

Before Judges Nugent and Accurso.

On appeal from Superior Court of New Jersey,
Chancery Division, Hunterdon County, Docket
No. F-038744-14.

Paulette Graham, appellant pro se.

Pluese, Becker & Saltzman, LLC, attorneys for
respondent (Stuart H. West, on the brief).

PER CURIAM

In this residential mortgage foreclosure action, defendant Paulette Graham appeals from two June 29, 2016 Chancery Division orders. The first order denied defendant's motion to vacate the final foreclosure judgment and dismiss the complaint. The second order denied defendant's motion to stay a pending sheriff's sale.

Defendant does not deny that on June 1, 2009, she defaulted on the note the mortgage secured. Nor does she deny she remained in default seven years later, when the Chancery Division judge denied her motions, the orders from which she now appeals. Between the time defendant executed the note to Alliance Mortgage Banking Corp. on March 13, 2007, and the date plaintiff filed the foreclosure complaint on September 16, 2014, the note and mortgage had been assigned several times.

Defendant did not file an answer to plaintiff's mortgage foreclosure complaint, nor did she participate in any of the proceedings that occurred between the date plaintiff filed the complaint and the date the court entered the final foreclosure judgment. Rather, following the scheduling of the sheriff's sale, defendant filed an order to show cause seeking to vacate the final foreclosure judgment and dismiss the complaint, or, alternatively, to stay the sheriff's sale. Following oral argument on the order to show cause, Judge Margaret Goodzeit delivered an oral opinion from the bench denying defendant's motions.

On appeal, as she did before the trial court, defendant argues the following points:

Point 1 — Defendant is entitled to relief pursuant to R. 4:50-1(C) and (F).

Point 2 — The amount due was miscalculated.

Point 3 — The Assignments of Mortgage are invalid.

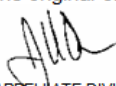
Point 4 — Plaintiff's unclean hands violate equitable principles.

Point 5 — Plaintiff did not amend the Complaint.

We affirm, substantially for the reasons expressed by Judge Goodzeit in her oral opinion. We have considered defendant's arguments in light of the record and controlling legal principles, and we have determined her arguments are without sufficient merit to warrant further discussion. R. 2:11-3(e)(1)(E).

Affirmed.

I hereby certify that the foregoing
is a true copy of the original on
file in my office.


CLERK OF THE APPELLATE DIVISION