

**NOT FOR PUBLICATION WITHOUT THE  
APPROVAL OF THE APPELLATE DIVISION**

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-3473-15T3

PNC BANK, NATIONAL ASSOCIATION,

Plaintiff-Respondent,

v.

GRACE S. WONG,

Defendant-Appellant,

and

STEVEN L. WONG, FULL SERVICE  
REALTY LLC, 69 NORTH FRANKLIN  
TURNPIKE LIMITED LIABILITY  
COMPANY, 391 FRANKLIN TURNPIKE,  
LIMITED LIABILITY COMPANY,  
and 40 LAKEVIEW DRIVE, LIMITED  
LIABILITY COMPANY,

Defendants.

---

Argued December 18, 2017 – Decided January 16, 2018

Before Judges Accurso and O'Connor.

On appeal from Superior Court of New Jersey,  
Law Division, Bergen County, Docket No.  
L-9306-12.

Grace S. Wong, appellant, argued the cause  
pro se.

Francis P. Maneri argued the cause for respondent (Dilworth Paxson LLP, attorneys; Francis P. Maneri, on the brief).

PER CURIAM

Defendant Grace S. Wong appeals from a March 18, 2016 final order denying her motion to vacate a \$1,305,707.09 judgment entered against her on a commercial note a year before. By way of brief background, plaintiff PNC Bank sued Wong in the Law Division on a commercial line of credit extended in 2008. The Bank also instituted four separate foreclosures in Bergen, Sussex and Monmouth counties on mortgages given to secure certain guarantees provided the Bank in connection with the loan.

Following extensive discovery in the actions, which included the exchange of interrogatories, depositions of Wong and a handwriting expert, and the production of over three thousand pages of documents, the Bank moved for summary judgment on the note. Despite the court having granted numerous requests for adjournments to permit opposition over the course of two months, the motion was ultimately granted as unopposed in October 2014, and the Bank permitted to file an application for attorneys' fees. Final judgment for \$1,305,707.09, inclusive of attorneys' fees, was entered on December 11, 2014.

Wong, self-represented, filed a notice of appeal the next day. Counsel for Wong and the other defendants also filed notice of appeal a few weeks later and shortly thereafter moved for a limited remand, which was denied. That appeal was subsequently dismissed for failure to file a brief.


On the one-year anniversary of the entry of final judgment, Wong filed a motion to vacate the judgment, claiming she was not present at the loan closing in 2008, that the court wrongfully refused her request for an adjournment of the summary judgment motion knowing her counsel was suffering from "a life threatening medical condition" and that the attorney fee award was wrongly entered and grossly excessive.

Judge Polifroni, in a meticulously detailed decision from the bench, reviewed the entire history of the matter, including his reasons for having entered summary judgment on behalf of the Bank, and addressed each and every issue Wong raised, as well as the Bank's procedural arguments against re-opening or vacating the judgment. Examining Wong's voluminous submissions, he concluded the motion amounted to nothing more than a rehash of the many arguments already raised and rejected, that she presented no new information and that none of it entitled her to vacate the judgment. Wong appeals, reprising the same arguments she made to the trial court.

We affirm, substantially for the reasons expressed by Judge Polifroni in his thorough and thoughtful opinion from the bench on March 18, 2016 and the rider attached to his December 11, 2014 order for summary judgment. We have nothing to add to his analysis.

Affirmed.

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

  
CLERK OF THE APPELLATE DIVISION