#### HOW TO FILE AN OBJECTION TO A FORECLOSURE ORDER TO SHOW CAUSE OR TO A CORRECTED "NOTICE OF INTENTION TO FORECLOSE"

### SUPERIOR COURT OF NEW JERSEY - CHANCERY DIVISION – GENERAL EQUITY

#### Who Should Use This Packet?

You may use this packet if you are a party to a foreclosure action who has received an Order to Show Cause and a corrected "Notice of Intention to Foreclose," and you wish to object to either the Order to Show Cause (the process by which the court gave the plaintiff permission to serve the corrected notice) or the legal adequacy of the corrected Notice of Intention to Foreclose.

The New Jersey Supreme Court recently held in *U.S. Bank N.A. v. Guillaume*, 209 <u>N.J.</u> 449 (2012), that mortgage lenders seeking to foreclose on a residential property 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. The Order to Show Cause permits the plaintiff or its servicer to serve corrected Notices of Intention to Foreclose on all defendant mortgagors or parties obligated on the debt for any pending foreclosure actions filed before February 28, 2012.

You have the right to object to the Order to Show Cause or to the corrected Notice of Intention to Foreclose issued in your specific foreclosure action. If you wish to object to the Order to Show Cause, please include in your objection the docket number from the Order to Show Cause. The docket number of the Order to Show Cause can be found on page 1 of the cover letter enclosed with the Order to Show Cause and corrected Notice of Intention to Foreclose. If you wish to object to the corrected Notice of Intention to Foreclose for your specific action, please use the docket number from the foreclosure complaint in your individual case. If you don't know the docket number of your foreclosure case, you can search a list of the docket numbers associated with the Order to Show Cause on the court's web site at <u>http://www.judiciary.state.nj.us/superior/otsc\_search.htm</u>.

You must file your objection with the Superior Court Clerk's Office within 30 days of receiving the Order to Show Cause and corrected Notice of Intention to Foreclose, and you must serve a copy on the plaintiff's attorney. You must also mail a copy to the judge named in the cover letter. 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 a written objection setting forth specific reasons for your objection.

<u>NOTE:</u> ONLY OBJECTIONS SETTING FORTH SPECIFIC ISSUES RELATED TO THE CORRECTED NOTICE OF INTENTION TO FORECLOSE OR THE ORDER TO SHOW CAUSE WILL BE CONSIDERED WHEN USING THIS FORM. ANY EXTRANEOUS CLAIMS, DEFENSES, OR OBJECTIONS UNRELATED TO THE CORRECTED NOTICE OF INTENTION TO FORECLOSE OR THE ORDER TO SHOW CAUSE WILL NOT BE CONSIDERED AND MAY DISQUALIFY THE FILING FROM CONSIDERATION ENTIRELY. FOR OTHER FORMS, PLEASE REFER TO THE NEW JERSEY COURTS ON-LINE SELF-HELP CENTER WEB PAGE <u>http://www.judiciary.state.nj.us/prose/</u>.

The New Jersey Court Rules require that any objection filed with the court must be a signed original document. Please file the objection in person or by mail at the following address:

Superior Court Clerk's Office, Foreclosure Processing Services Attention: Objection to Notice of Intention to Foreclose 25 Market Street P.O. Box 971 Trenton, New Jersey 08625-0971 (Your Name(s))

(Your Mailing Address)

Your Daytime Telephone Number) Defendant(s) Pro Se

(Name of party that filed foreclosure complaint) Plaintiff(s) <b>Vs.</b> (Name of first defendant listed on the complaint) Defendants(s)	SUPERIOR COURT OF NEW JERSEY CHANCERY DIVISION – GENERAL EQUITY   COUNTY   (County where property is located, or "Mercer" for an objection to the Order to Show Cause)   Docket No F
с <u> </u>	, the defendant(s) in the foreclosure matter , hereby object r to Show Cause
a correca for the following specific reasons:	ted Notice of Intention to Foreclose

## Describe specific objections in numbered paragraphs. Please attach additional pages if necessary.

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

Date: \_\_\_\_\_

Signature \_\_\_\_\_

(print or type your name)

# **CERTIFICATION OF SERVICE**

I hereby certify that on	, I sent my objection to the following parties by:
() regular mail,	() certified mail () other
	chose. If you sent it by both regular and certified mail, check both, list opposition to the attorney if the party is represented by counsel; if the pers directly to that individual).
Name	Name
Address	Address
Attorney for	
Date:	Signature
	(print or type your name)