

OPEN LETTER TO NEW JERSEY STATE SENATORS
REGARDING THE HEARING FOR CHIEF JUSTICE STAURT RABNER

June 6, 2014

The Honorable Nicholas P. Scutari, Chair
New Jersey State Senate Judiciary Committee
1514 E. Saint Georges Ave. 2nd Floor
Linden, New Jersey 07036
Certified # 7012 3050 0001 5761 5225

Dear Senator Scutari:

During the tenure of Justice Stuart Rabner as Chief Justice of the New Jersey Supreme Court (NJSC), he has balanced many competing interests and generally performed admirably. One of his innovative projects involves monitoring guardians.

New Jersey Asks for Help to Halt Fraud by Guardians

http://www.nytimes.com/2013/01/31/nyregion/new-jersey-asks-for-help-to-halt-fraud-by-guardians.html?_r=0

<http://www.judiciary.state.nj.us/guardianship/>

But in a separate instance it appears that Justice Rabner may have been hoodwinked or even fallen asleep at the switch. That situation involves the resolution to the NJSC's 2010-2013 investigation of fraudulent conduct by predatory lenders and their New Jersey legal representatives.

<http://www.judiciary.state.nj.us/superior/documents.htm>

I addressed three Open Letters to Justice Rabner on that subject. I also contacted the United States Department of Justice, the Securities and Exchange Commission, the Consumer Financial Protection Bureau, et al Those communications have local and national implications, and are posted on my web site –

www.HurtingHomeOwners.com

New Jersey has one distinction that we should not be proud of: New Jersey is unique in that it has the largest share of homes in foreclosure.

New Jersey leads US with biggest share of loans in foreclosure

<http://www.northjersey.com/news/business/new-jersey-leads-us-with-biggest-share-of-loans-in-foreclosure-1.1016907>

http://www.nj.com/business/index.ssf/2014/05/nj_now_tops_nation_in_foreclosure_rates.html#incart_river_default

<http://www.bloomberg.com/news/2014-05-15/new-jersey-leads-u-s-with-most-loans-in-foreclosure.html>

The fraudulent foreclosures investigation initiated by Justice Rabner was thorough, but now there is clear evidence that banks and their legal reps are back to business-as-usual. I therefore encourage each New Jersey State Senator to utilize the occasion of Justice's Rabner's reappointment hearing to explore how he plans to address the latest level of unethical and illegal activities. The lenders and their lawyers are so bold that they have developed a "Deep-6" strategy to place properties in suspended animation until it is "convenient" to file suits !!!

(See the diagrams and charts posted on – www.HurtingHomeOwners.com)

As a closing note, the only New Jersey Supreme Court hearing I have attended is Guillaume. (***US BANK NATIONAL ASSOCIATION v. GUILLAUME***)

<http://caselaw.findlaw.com/nj-supreme-court/1595568.html#sthash.5oBCoaQQ.dpuf>

Chief Justice Rabner was conspicuous by his absence from the hearing on that ground breaking case for homeowners, and he did not vote in the 5-0 decision. Moreover, there is no notice that I am aware of to explain where he was or why he was not involved on the record. Just wondering.

It is tempting to speculate whether the NJSC might have ruled differently on Guillaume had the "**Wells Fargo Bank Ta-Da FRAUDclosure Manual**" been exposed prior to its decision !!!

(See the news links regarding the Wells Fargo Bank Manual that are posted at the close of this letter.)

Governor Chris Christie has chosen to reappoint Chief Justice Rabner. Even so, the New Jersey Senate's responsibility as a co-equal branch of government is to closely examine all candidates and not just express accolades and compliments. The public is depending on you.

Sincerely,

/s/ Carolyn Bailey

HurtingHomeOwner@aol.com

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JUST A FEW NEWS ARTICLES OF INTEREST

(Additional news links are posted at www.TWITTER.com/HurтинHomeOwner)

Chief Justice Stuart Rabner addresses issues facing the judiciary (VIDEO)

<http://www.njtvonline.org/programs/on-the-record/chief-justice-stuart-rabner/>

<http://www.thirteen.org/programs/on-the-record/chief-justice-stuart-rabner/>

Newark Advances Eminent Domain Plan to Slow Foreclosures

<http://www.bloomberg.com/news/2013-12-05/newark-advances-eminent-domain-plan-to-slow-foreclosures.html>

Wells Fargo foreclosure manual on trial

<http://nypost.com/2014/04/20/fargo-foreclosure-manual-on-trial/>

<http://www.realtytrac.com/content/news-and-opinion/wells-fargo-foreclosure-manual-on-trial-8073>

Federal judge took Wells Fargo to task over loan filings

<http://nypost.com/2014/03/23/federal-judge-took-wells-fargo-to-task-over-loan-filings/>

Bank Forges Note, Middlesex NJ Foreclosure Case Dismissed

<http://new-jersey-foreclosure-lawyer.com/new-jersey-foreclosure-attorney-2/bank-forges-note-middlesex-nj-foreclosure-case-dismissed/>

Ex-loan officer claims Wells Fargo targeted black communities for shoddy loans

http://www.washingtonpost.com/business/economy/former-wells-fargo-loan-officer-testifies-in-baltimore-mortgage-lawsuit/2012/06/12/gJQA6EGtXV_story.html

"Hero" foreclosure attorney slams Christopher Whalen, mortgage servicers

<http://www.housingwire.com/blogs/1-rewired/post/29483-hero-foreclosure-attorney-slams-christopher-whalen-mortgage-servicers>

Communities of Color Face Unexpected Foe in Foreclosure Prevention

<https://www.aclu.org/blog/racial-justice/communities-color-face-unexpected-foe-foreclosure-recovery>

Foreclosure Crisis Spawned a Suicide Surge, Study Suggests

<http://www.dailyfinance.com/2014/05/30/foreclosure-crisis-spawned-suicide-surge-study-suggests/?ncid=edlinkusdail00000001>