

NEW JERSEY NOTICE OF INTENT REGISTRATION

MARCH 2020

Statutory Requirements

https://www.njleg.state.nj.us/2018/Bills/PL19/134_.PDF

C.46:10B-49.2 Notice of intention to foreclose, centralized portal for submission.

2. a. A residential mortgage lender shall provide to the Department of Community Affairs the notice of intention to foreclose required pursuant to section 4 of P.L.1995, C.244 (C.2A:50-56) and a description of the subject property by street address, block, and lot as shown on the municipal tax map at the time the notice is given to the residential mortgage debtor. Upon receipt of the notice of intention to foreclose pursuant to this section, the Department of Community Affairs shall provide the residential mortgage lender with a written acknowledgement of the department's receipt of the notice of intention to foreclose. Compliance with this section shall be set forth in the pleadings of any legal action referred to in section 4 of P.L.1995, c.244 (C.2A:50-56).

b. The Department of Community Affairs shall create a centralized portal allowing for electronic submittal of the notice of intention to foreclose as required pursuant to subsection a. of this section.

- Go to the New Jersey Department of Community Affairs (DCA) website <u>https://www.nj.gov/dca/</u>
- Click the Notice of Intention to Foreclosure Online Filing System button



Select First Time User to Register as a User.

Foreclosure Notification •



Provide information about yourself to create a profile, and select update.

Profile

	The First Name and Last Name you pro	vide will be displayed alongside any comments, forum posts, or ide					
	you make on the site.	you make on the site. The Email Address and Phone number will not be displayed on the site.					
	The Email Address and Phone number						
Profile	Your Organization and Title are optional	 They will be displayed with your comments and forum posts. 					
Security	• Your email requires confirmation.	🖾 Confirm En					
Change password	Your information						
Change email	Eint Name 1	1 N					
Manage external authentication	Eric	Buddenbaum					
	E-mail	Business Phone					
	ebuddenbaum@rasni.com	XXX-XXX-XXXX					
	Organization Name	Title					
	RAS Citron LLC	Director of Operations					
	Nickname	Web Site					
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English		x 0					
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English How may we conta] Email] Fax	act you? Select all that app	x C					
English How may we conta] Email] Fax] Phone	act you? Select all that app	ly.					
English How may we conta 2 Email 2 Fax 2 Phone 3 Mail	act you? Select all that app	ly.					

- Once profile is updated, click on the home icon in upper right corner of the screen.
- On back on the home page, click the Request Access button. This will take you to the Portal Access Request page.

Home > Profile Profile		
Francisca Vohs Profile	Please provide some information about yourself. The First Name and Last Name you provide will be displayed alongside you make on the site. The Email Address and Phone number will not be displayed on the site. Your Organization and Title are optional. They will be displayed with you	You are currently signed in Foreclosure Notification Reporting
Security Change password	Your email requires confirmation. Your information	 Welcome to New Jersey's online portal for submitting Notices of Intent to Foreclose (NOIF) on residential properties. P.L. 2019, Chapter 134, requires residential mortgage lenders to submit copies of Notices of Intent to Foreclose within 10-days of issuance to residential mortgage debtors. This portal is designed for loan servicers to report the required information to the State. It is also designed to provide read only access to Counties, Municipalities and State Agencies to the reported data that fall within their jurisdiction. First-time users must register and then request specific user role access (Loan Servicer, State Agency, County Agency or Municipal Agency). Please click on the First-Time User button below to register. Once registered, users will then be able to request their user-level access by clicking on the Request Access button that will appear after logging in. To ensure proper user access, all requests must be reviewed and approved by the Department of Community Affairs. Requestors will receive an email notifying them when their request has either been approved or denied. Once granted access and if you are Loan Servicer, you will have the option to report individual or multiple NOIF's. Submissions may be entered individually through a web form or in bulk by uploading a text file that is properly formatted, per our guidelines in the User Guide. Returning Users can just click on the Login button below to access the portal. All submissions will generate confirmation notifications. In addition, error checks will be performed on bulk reporting. Users will be notified any errors. Please note, this portal is best accessed through the Google Chrome or other Chromium based browsers.

- Select an access level and check off if this account should have admin access. Loan servicer is probably the most appropriate level.
- Select a loan servicing company or add one if it does not appear on the list, as well as the name of the lender this login will be associated with.
- Click Save and Continue.

First Name "		Last Name *		
Email Address *		Confirm Email Address *		
Access Level *				
Loan Servicer	Requesting Account Admin Access			
Name of Organization Servicing Loan *				
Mortgage Servicer 1			×	Q
Name of Lender *				
Bank 2			×	9
Comments				
ive and Continue				
N				

Registering NOI – Individual

- Once portal access is saved, click on the home icon in upper right corner of the screen.
- Select Report Individual Notice



Registering NOI – Individual

- Enter all required information regarding the Property and once complete select Next
 - Lot &Block (Link is provided to search)
 - Street Address
 - Location
 - Owner(s) (First and Last Name)
 - Date NOI sent

Primary Owner's First Name *	
Owner Name	
Primary Owner's Last Name *	
Owner Last	
Additional Owner's First Name	
Additional Owner's Last Name	
Date of Notice *	
3/12/2020	m
2	
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	Primary Owner's First Name * Owner Name Primary Owner's Last Name * Owner Last Additional Owner's First Name Additional Owner's Last Name Date of Notice * 3/12/2020

Registering NOI – Individual

- Upload a PDF copy of NOI to the portal
- It is the firms suggestion that all Non-Public Personal Information be redacted from all PDF's being submitted

Report Individual Notice	
Shep of C	
O Information: Atlach a copy of the actual Notice in PDF format and click Submit at the bottom of screen.	
Step 2 Add Copy of Notice	
Documents	Apt fires

Registering NOI – Individual - Confirmation

- Immediate notification that the Notice was registered will be provided
- Process is complete and confirmation should be provided to the Firm along with the Notice

Foreclosu	ure Notific	ation								
O Your Notice Was Notice ID: NIF-0001	Successfully Submitted									×
1st Alliance L	ending, LLC									
							Search		Q Download	
io 4	Notice of Intention to Foreclose Date	Block	Lot	Address 1	Zip	Municipality	County	Primary Owner's First Name	Primary Owner's Last Name	
NIE-0001111	3/5/2020	23	7	10 Maple Ave	08108	COLLINGSWOOD BOROUGH	CAMDEN	George	Semple	
NE-0001110	3/10/2020	1	12	123	07086	WEEHAWKEN	HUDSON	test	test	•

Registering NOI – Multiple / Bulk

State of New Jersey Department of Community Affairs

Welcome Francisca Vohs

You are currently signed in

Foreclosure Notification Reporting

Welcome to New Jersey's online portal for submitting Notices of Intent to Foreclose (NOIF) on residential properties. P.L. 2019, Chapter 134, requires residential mortgage lenders to submit copies of Notices of Intent to Foreclose within 10-days of issuance to residential mortgage debtors.

This portal is designed for loan servicers to report the required information to the State. It is also designed to provide read only access to Counties, Municipalities and State Agencies to the reported data that fall within their jurisdiction.

First-time users must register and then request specific user role access (Loan Servicer, State Agency, County Agency or Municipal Agency). Please click on the First-Time User button below to register.

Once registered, users will then be able to request their user-level access by clicking on the Request Access button that will appear after logging in. To ensure proper user access, all requests must be reviewed and approved by the Department of Community Affairs. Requestors will receive an email notifying them when their request has either been approved or denied.

Once granted access and if you are Loan Servicer, you will have the option to report individual or multiple NOIF's. Submissions may be entered individually through a web form or in bulk by uploading a text file that is properly formatted, per our guidelines in the User Guide.

Returning Users can just click on the Login button below to access the portal

All submissions will generate confirmation notifications. In addition, error checks will be performed on bulk reporting. Users will be notified any errors.

Please note, this portal is best accessed through the Google Chrome or other Chromium based browsers



Select Report Multiple Notices

Instructions for Multiple Notices are provided within the portal

• File Naming Requirements: The data file can have any name, however it must end with a ".txt" extension.

 During the upload process, multiple files can be selected and uploaded at once. This is to allow for a data file and its accompanying documentation. It is also possible to store all files within a zip archive and uploaded. The system will automatically unpack the zip archive.

 Do not upload multiple files with a ".txt" extension. This extension is reserved for the data file and this requirement avoids ambiguity.

- Duplicate filenames are also not allowed in a single upload. For instance, if you have a folder directory structure in a zip file.
- Currently, max file upload size is 100 MB
- It is the firms suggestion that all Non-Public Personal Information be redacted from all PDF's being submitted

Registering NOI – Multiple / Bulk

- Ensure the instructions are followed to ensure quick validation
- Use links for Municipalities and Lot/Block information

Bulk Filing Directions

In order to efficiently upload multiple Intent to Foreclose documents, a bulk upload system has been provided.

File Format Requirements

- The bulk file upload data file is a pipe (|) delimited text file with headers on the first line and details for each Intent Foreclose on the subsequent lines.
- The suggested line separator is the standard windows carriage return (CRLF), however the system is configured to accept the Linux carriage return as well (LF).
- Every Intent to Foreclose entry occupies its own line. The columns require a specific name, but they do not need to be in any specific order.
- When entering the Municipality Code, please use the DCA variant. Using the Division of Taxation's Municipality codes may result in the property being assigned to the wrong municipality.
- Municipality Codes can be found at https://njdca4uat.dynamics365portals.us/a5000/municipality-reference/
- Block and Lot information can be found at <u>https://tre-dotnet.state.nj.us/TYTR_TLSPS/TaxListSearch.aspx</u>

Confirmation Bulk Submission has Been Received

Once the bulk submission has been completed by the user an email will be sent to the user confirming the submission was received.



Fri 3/27/2020 11:34 AM DoNotReply-Env4UAT <DoNotReply-Env4UAT@dca.nj.gov> Your recent Notice of Intent to Foreclose Bulk Upload has been received

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This message originated outside of the organization. Use caution when opening attachments, clicking links or responding to requests for information.

Bulk Submission Acceptance/ Errors

- Within a few hours that bulk submission will be validated and any errors preventing this submission from being accepted by the portal will be provided via email.
- If no issues have occurred the submission will be accepted, an email confirmation will be sent and the submission will be viewable via the portal.

