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EXHIBIT J



STATE OF NEW YORK SUPREME COURT

COUNTY OF GREENE

Boyview Loanservice, the

Plaintiff,

STIPULATION & ORDER

-against-

Index No.: 16-0009

Burton Gutnick Ir., eta!

RJI No .: 19-19 - 0499

A Residential Foreclosure action was scheduled for a settlement conference on 12/12/19 and the following parties appeared before the undersigned: Plaintiff: by Tod of Lamond 1 counsel for Friedman vartolo This case does not meet the criteria of the Foreclosure Part under Uniform Rule 202.12 (a) (FSCNER)(FSCNEU) Case Settled by Ioan modification (FSCLMR) (FSCLMU) Case Dismissed by the court (FSCDISMR) (FSCDISMU) Case Settled other than loan modification (FSCOTR)(FSCOTU) reinstatement - satisfaction - short sale Case Discontinued except by settlement (FSCDISCR) (FSCDISCU) Bank shall file a Discontinuance with the County Clerk and serve a Discontinuance, upon the Homeowner(s) within (90) days of the date of this order. Case is not settled and plaintiff may proceed with the action (FSCCNSR)(FSCCNSU) 30-45-60-90-day stay. Stayed pending other outcome (FSCSTAYR) (FSCSTATU) Defendant failed to appear at the conference, Plaintiff to proceed with the action. (FSCDFTR)(FSCDFTUN) PLAINTIFF is directed to provide Loan Modification Packet to the defendant by DEFENDANT is directed to submit completed application or additional documentation by PLAINTIFF is directed to provide, if necessary, a missing documents letter by DEFENDANT is directed to provide, if necessary, missing documents identified in Plaintiff's missing documents letter by DEFENDANT is directed to bring copies and fax receipts of all documents submitted to the lender at the next court conference. PLAINTIFF is directed to provide DEFENDANT with a direct telephone and fax number to the lender's loss mitigation representative and bank attorney. PLAINTIFF is directed to review defendant homeowner's application and advise if additional information is needed by PLAINTIFF is directed to advise defendant if modification is granted or denied by _ PLAINTIFF is directed to provide a written report stating, with specificity, all programs available and all good- faith efforts undertaken to resolve this matter by the next court conference. The court directs PLAINTIFF to have the lender's representative, authorized to settle, as follows: Present in Court on the next court date. Available to the court by DIRECT telephone line other 1st conf. no conpearance by estate to retain property via email. Controldates The court directs an adjournment to _ for further conference (FSCCTDR)(FSCCTDU) at for Trial Loan Modification The court directs an adjournment to scoursel requested releasedenied, overobjection. FSCCTDR)(FSCCTDU) FOR DEFENDANT: SO ORDERED: Noappearance Court Attorney-Referee Foreclosure Part e-mail: 3jdforeclosurepart@nycourts.gov

