



USER GUIDE - STATE OF NEW JERSEY INTENTION TO FORECLOSE NOTIFICATION SYSTEM

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Intention to Foreclose Notification System

Commencing on April 1, 2020, all Notices of Intention to Foreclose filed with the Department of Community Affairs as required by N.J.S.A. 46:10B-49.2, must be filed electronically, as opposed to filing in hard copy.

The [Intention to Foreclose Notification System](#) is an online portal for submitting Notices of Intention to Foreclose (NOIF) on residential properties. [P.L. 2019, Chapter 134](#), requires residential mortgage lenders to electronically submit copies of NOIF issued to residential mortgage debtors. The portal is accessible through the New Jersey Department of Community Affairs (NJDCA) website at <https://www.nj.gov/dca/foreclosure.html>.



This portal is designed for lenders, loan servicers, and their designees to report the required information to the State of New Jersey. It is also designed to provide read-only access to Counties, Municipalities, the Courts, and designated State Agencies to view the reported data that fall within their jurisdiction.

Getting Started

First-time Users

First-time users must register and request specific user-role access (Notice Submitter, State Agency, County Agency or Municipal Agency). Please click on the [**First Time User**] button on the Home Page.



User Access Levels

Notice Submitter will have the ability to report NOIFs and view NOIFs submitted by the organization.

State Access (Administrative Office of the Courts, designated State Agencies) will be able to view all notices.

County Access (Clerks, Registers of Deeds and Mortgages, Sheriffs) will be able to view notices on properties that fall within their county.

Municipality Access will be able to view notices on properties that fall within their municipality.

IMPORTANT! Access Requirements

For security reasons, **all requests** must be reviewed and approved by either a System Administrator within NJDCA or an approved Account Administrator within an organization submitting Notices. The organization submitting Notices may designate up to two Account Administrators who will subsequently authorize additional users within their organization. When initially registering for access, an Account Administrator must attach a letter of authorization. This letter must be on official company letterhead, from an authorized senior executive official (i.e. President, CEO, VP, Chief Legal Officer, Head of Mortgage Division, etc.) with signature, indicating the name, title and purpose of the user's need for access. Requestors will receive an email notifying them when their request has either been approved or denied.

For convenience, there is boilerplate language available in **Appendix A** that may be used in authorizing a designated Account Administrator.

Once a Notice Submitter (and those working on behalf of) have identified Account Administrators, it will be the responsibility of the Account Administrators to review and either approve or deny access requests from their organization or designees (See Access Request below – Step 1A).

Public Entities (Administrative Officers of the Court, County Clerks, County Sheriffs, County Clerks and Municipal representatives) will have their requests reviewed by System Administrators at the NJDCA.

Step 1A - Request access

1. Enter:

- First Name
- Last Name
- Email Address (must be an address associated with your organization)
- Confirm Email Address
- Select desired access level
 - **Notice Submitter*** or (those working on behalf of a lender/servicer)
For **Notice Submitter, the first two accounts requested should be assigned as Account Administrators and will be reviewed by NJDCA. All additional accounts will have standard level access and be reviewed by the administrators within an organization (see **Appendix B** for details).*
**If you are requesting standard (non-administrator access) you will not need to provide the letter of authorization mentioned below.*
 - **State**** (Administrative Office of the Courts, State Agencies)
 - **County**** (County Clerk, County Sheriff)
 - **Municipality**** (Municipal Representative)
***For representatives of a public entity, you will need to attach a letter of authorization. The letter should be on official letterhead; be from someone of authority within the jurisdiction; include the name and title of the authorized user (see **Appendix A** for example).*
- Select the name of organization*** you represent.
**** If your organization is not listed you may add your organization by clicking the Add New button.*
- You may enter comments if desired

2. Click [**Save and Continue**] button.

Step 1B - Attach Letter of Authorization

1. Attach a PDF of the letter of authorization from an authorized senior executive official within the organization (see **Appendix A** for example).
2. Click [**Submit**] button
3. Wait for approval notification

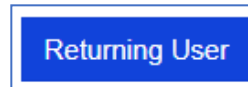
Note: All requests must be reviewed and approved by a System Administrator within NJDCA or Account Administrators in the case of a Notice Submitter. Requestors will receive an email notifying them when their request has either been approved or denied.

Step 2 - Linking New Account to the MyNewJersey (MyNJ) Portal

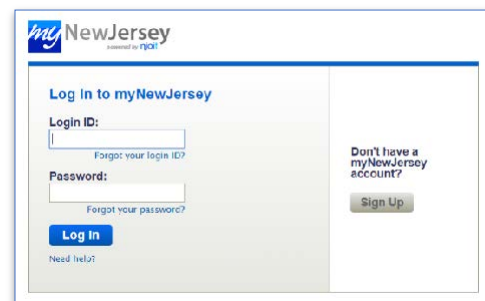
When your access request has been **approved**, there is one last step that needs to be completed. All accounts must go through the State's MyNJ Portal for authentication. There will be a link in the access approval email that will allow you to complete this step. If the user has a pre-existing MyNJ account that account should be accessed. If a pre-existing account does not exist, the user will create a new MyNJ Account and select a username and password.

Returning Users

Users who have been approved and finished the account creation process should click on the **[Returning User]** button at the bottom of the NOIF home page in order to log into the system.

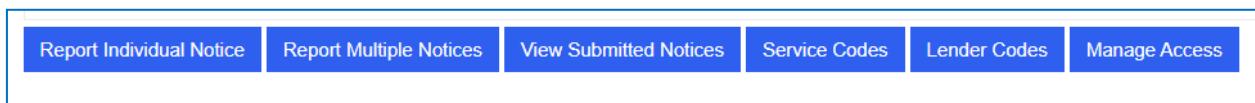


After logging in, you will be returned to the Foreclosure Notification home page where you will now see several buttons at the bottom of the screen. These buttons will allow lender/servicers to report individual and/or bulk Notices and to view those notices that were submitted by their organization.



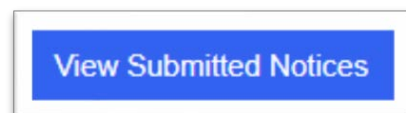
Notice Submitter

Notice Submitters will have the ability to report individual or multiple notices. They will also have access to see those notices that have already been submitted by their organization, Servicer Codes and Lender Codes.



Public Entities

For public entities, the only option will be to view submitted notices that fall within their geographical jurisdiction.



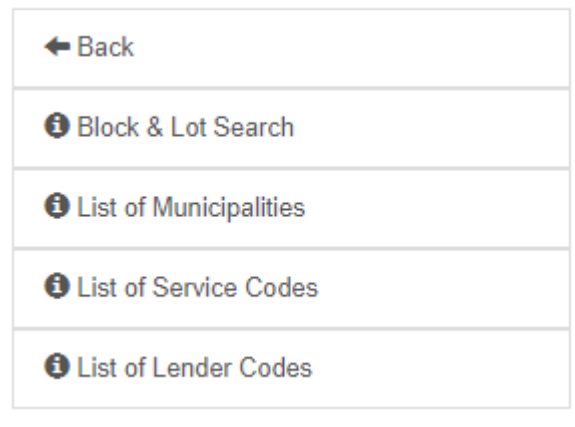
Lender Codes and Servicer Codes

In order to maintain a standard list of Lenders and Servicers, the NOIF system contains a master list of both. If any organization does not appear in the master list, it may be added by clicking on the **[Lender Code]** or **[Servicer Code]** buttons (located on the home page and in the upper left side of the Notice Reporting pages) and then clicking **[Add New]**.

Home Page:



Notice Reporting Pages:



List of Lender Codes

Search


Lender Name ↑	ID	Street	City	State/Province	ZIP/Postal Code
[Test] NJDCA Lender	A000001	123 MAIN STREET	Trenton	NJ	08608

IMPORTANT! Before reporting any Notices, please make sure that any Lender and Servicer affiliated with your organization is in these lists, otherwise Notices will generate validation errors. For Individual Notices the web form pulls from these master lists. For bulk reporting of Notices, the Lender and Servicer ID's are required fields in the text file.

Reporting Individual Notices

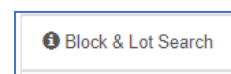
Organizations that only need to report an individual notice should click on the [Report Individual Notice] button and follow the two-step process.

1. Enter Foreclosure Information

- Block*
- Lot*
- Street Address*
- Search for Zip Code*
- Select associated Zip Code/City/Municipality/County from dropdown menu*
- Primary Owner's First Name*
- Primary Owner's Last Name*
- Date of Notice*
- Lender*
- Loan Servicer*
- Click [**Next**] button 

Note: The Qualifier and Additional Owner information are optional since not every property parcel has a qualifier and not every mortgage has more than one owner. The portal only accommodates the entry of two owners so if there are more than two property owners of the property please make sure one of the two entries is the primary contact on the property.

Tip: If you do not know the county, municipality, lot, or block of the property, they may be found by clicking on the [**Block & Lot Search**] button in upper left corner of screen. This link is to the New Jersey Property Tax List Search. Users can also find property records by entering the address in the "Property Location" box or the owner name in the "Owner Name" box and clicking "Submit Search." The county or municipality can be found by clicking "View" for the appropriate search result. The municipality name is found under "District" in the "Property Information" section.



Important: In order to submit a Notice, the name of the Lender and Loan Servicer must be in the prepopulated lists. If the Lender and Loan Servicer are not in the list, they may each be added by clicking on either the [**List of Lender Codes**] or [**List of Servicer Codes**] button either in upper left corner of screen.

2. Add a copy of the Notice of Intention to Foreclose

- Attach a PDF file of the associated Notice
- Click the [**Submit**] button.

Reporting Multiple Notices

Organizations that need to report multiple notices at once, may do so by uploading a pipe "|" delimited text file with the required data and copies of the notices in PDF format. Files are easily attached, either separately or combined into a Zip file. Please see **Appendix C** for detailed instructions.

Note: For bulk notice reporting, individual files may not exceed 2 MB. Combined, all files may not exceed 100 MB.

Viewing Submitted Notices

Notice Submitters

Loan Servicers

- Will be able to view those notices that have been submitted by organization on their behalf.
- Users may search/filter notices
- Users may download the data in Excel format

Sub-Servicers and Law Firms

- Will be only able to view those notices that have been submitted by their organization.
- Users may search/filter notices
- Users may download the data in Excel format

Public Entities

- Users will only be able to view those notices that match the geographic location of the jurisdiction
- Users may search/filter notices
- Users may download the data in Excel format

Confirmations and Notifications

Users will receive on-screen confirmations and email notifications for the following system events:

System Access and Registration

- On-screen confirmation of portal access request submission
- Email notification for when user access is approved
- Email notification for when user access is denied
- Email notification for when user access is removed

Submission of Notices

- On-screen and email confirmation of single notification being submitted
- On-screen and email confirmation of multiple/bulk notifications being submitted
- Email notification summarizing successes and failures with validating bulk notifications

Web Browsers

Please note, this portal is best accessed through the Google Chrome, Firefox, Edge or other Chromium-based browsers. Microsoft Internet Explorer is not supported.

Support

Program Questions

For program and policy questions, please email NOIF@dca.nj.gov.

Technical Issues

For technical issues, please email NOIF@dca.nj.gov.

Appendix A

Authorization Language for Notice Submitters

I, [Name of Authorized Party], certify on behalf of [Servicer] that [Servicer] is authorized to act on behalf of the lenders identified in Exhibit A (Lender(s)) for the purpose of servicing the loans boarded into [Servicer's] system of record and for the period of time authorized by Lenders. The Lender(s) identified in Exhibit A may be modified from time to time; however, [Servicer] certifies it will only upload information to the Intention to Foreclose Notification System for lenders for whom [Servicer] is authorized to act.[Servicer] agrees and acknowledges that it has a continuing obligation to keep Exhibit A current. Servicer shall update Exhibit A immediately to add a Lender upon receipt of the Lender's authorization for the Servicer to act as the Lender's Account Administrator and delete Lenders for which it no longer has such authority

Account Administrator Designee Information

Name:

Title:

Organization:

Name

(this is the info for the Company rep making the admin designation – not that admin designee)

Title

Date

Authorization Language for Public Entities

I, [NAME of PERSON], do hereby apply on behalf of [PUBLIC ENTITY], for access to State of New Jersey Intention To Foreclose Notification System, a database maintained by the State of New Jersey, Department of Community Affairs, containing information on the status of residential foreclosures, as outlined in N.J.S.A. 46:10B-49.1.

Such access will be utilized by authorized representatives of [PUBLIC ENTITY] and, pursuant to N.J.S.A. 46:10B-49.1(c), shall be limited to information related to residential foreclosures within the geographical area over which [PUBLIC ENTITY] has jurisdiction. Information obtained as a result of such access will be utilized by [MUNICIPAL ENTITY] only for purposes permitted by applicable statute or regulation.

I understand that [PUBLIC ENTITTY] has a continuing responsibility and duty to immediately update any changes to its authorized representatives.

[PUBLIC ENTITY] hereby designates the following individual to serve as an authorized user for the State of New Jersey Intention To Foreclose Notification System.

I certify that I am duly authorized to submit the above information and documents. I further certify that the foregoing statements made by me are true. I am aware that if any of the foregoing statements made by me are willfully false, I am subject to punishment.

Authorized User Information

Name:

Title:

Organization:

Name

(this is the info for the public official making the user access request – not that user unless requesting for self

Title

Date

Appendix B

System/Account Administrators

There are two levels of administrator in the system. The first level of administrator is the NJDCA System Administrator and is only assigned to NJDCA staff. The second level of administrator is the Account Administrator for the lender/loan servicing organization.

The **NJDCA System Administrator** has permission to approve any system access request. The NJDCA System Administrator also has permission to remove any user's access.

The **Account Administrator** is responsible for approving and removing system access for anyone within their organization.

Each organization that submits Notices should have two Account Administrators. These administrators will be responsible for managing the users within their organization and their affiliates. The Account Administrator(s) must initially be approved by the NJDCA System Administrator and have their credentials verified. When registering and requesting system access, the pending administrator must check the "Request Account Admin Access" checkbox.



Requesting Account Admin Access

Account Administrators must also attach a letter (see **Appendix A**) authorizing their access to the system. This letter must be from an authorized senior executive official within the organization (i.e. President, CEO, VP, Chief Legal Officer, Head of Mortgage Division, etc.).

Account Administrators will have a [**Manage Access**] button that will allow them to Approve and Remove users.



Manage Access

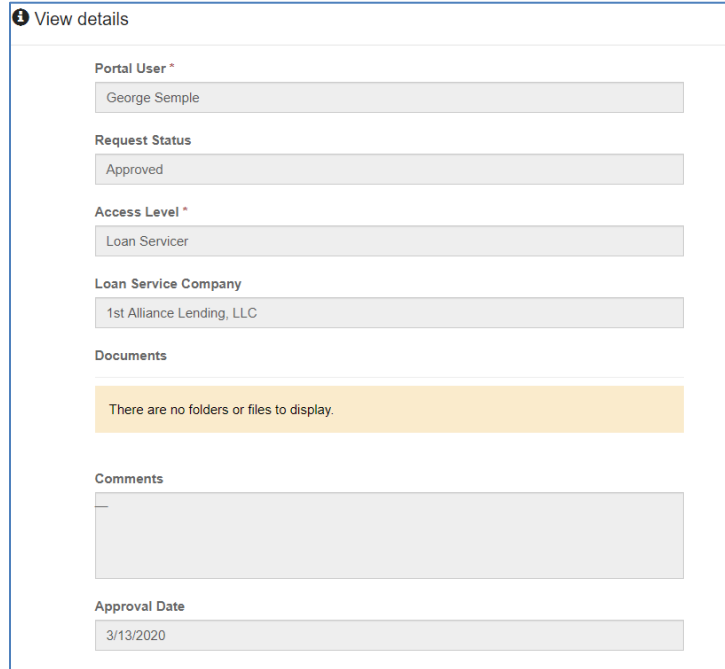
Managing Access Requests

On the Manage Access page, Administrators will see a list of users who have requested access. This list will indicate the Status of each request (Submitted, Approved, Removed or Denied). Administrators should review the details of a request by clicking on either the requester's name or select "view details" from the Actions menu.

Request Details

The Request Details screen will display all the pertinent information related to the request.

Note: The request must contain a copy of the authorization letter under Documents. If the user requesting Account Administrator access or access from a public entity.



The screenshot shows a 'View details' screen with the following fields:

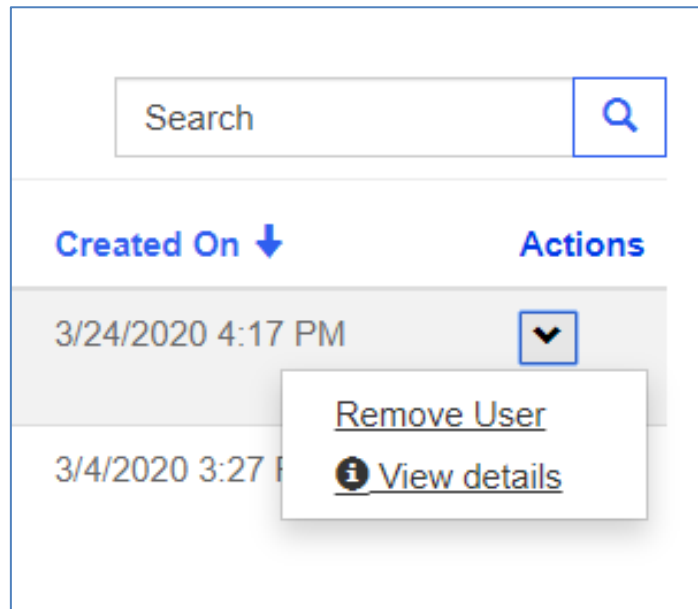
- Portal User ***: George Semple
- Request Status**: Approved
- Access Level ***: Loan Servicer
- Loan Service Company**: 1st Alliance Lending, LLC
- Documents**: There are no folders or files to display.
- Comments**: (Empty text area)
- Approval Date**: 3/13/2020

Request Actions

By default, all requests will begin with the status of "submitted".

After reviewing a request, the administrator may change the status to either **Approve User** or **Deny User**.

An Administrator may also remove a user's access by selecting **Remove User**. If a user is removed, their account can be reactivated by change the status back to **Approved**.



The screenshot shows the 'Request Actions' interface with a search bar and a table of requests. The table has columns for 'Created On' and 'Actions'.

Created On ↓	Actions
3/24/2020 4:17 PM	Remove User
3/4/2020 3:27 PM	View details

Appendix C

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 NJ Taxation Municipality Codes. During the import process these will automatically be converted to the Municipality Codes used by DCA.

- Municipality Codes can be found at <https://nidca4prod.dynamics365portals.us/a5000/municipality-reference/>

- Block and Lot information can be found at
 - o <https://oprs.co.monmouth.nj.us/oprs/External.aspx?ild=12>
 - For properties in counties other than Ocean
 - o <https://www.tax.co.ocean.nj.us/frmTaxBoardTaxListSearch>
 - For properties in Ocean County

- Lender Codes can be found at
- <https://nidca4prod.dynamics365portals.us/a5000/lender-reference/>

- Servicer Codes can be found at
- <https://nidca4prod.dynamics365portals.us/a5000/loan-servicer-reference/>

File Naming Requirements

- The data file can have any name, however it must end with a “.txt” extension.
- The included Notice of Intent to Foreclose letters must be in “.pdf” format.

Upload Requirements

- 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. The system will automatically unpack the zip archive.
- Only “.pdf”, “.txt”, and “.zip” files containing the aforementioned two file types are permitted.
 - o Extraneous files will be discarded.
 - o Extraneous files found in ZIP files will be ignored.
 - o Attempting to attach a Notice of Intent to Foreclose letter that is not a pdf file will result in an error.
- In a single bulk reporting submission, do not upload multiple files with a “.txt” extension.
 - o The system is configured to process only one data file at persubmission.
 - o If multiple data files are found, the system will not be able to determine which of the files takes precedence.
 - o An error notice will be returned to the uploader if multiple data files are found.
- Duplicate filenames are also not allowed in a single bulk reporting submission.
 - o This can happen if there is a folder structure in the ZIP file or if the files to be uploaded are in different folders.
 - o This requirement avoids ambiguity.
- Currently, max PDF file upload size is 2 MB per file. Max ZIP file upload size is 100MB per file. Total upload size is limited to 100MB.
 - o To handle the situation where the total file size exceeds 100MB, break up the bulk upload file and make multiple submissions.

Duplicate Detection Feature

In the case of importing errors, duplicate detection functionality has been included to determine whether a record is already in the database or not. When records are successfully imported, a fingerprint is created based on the following fields:

- Notice of Intent Mailing Date
- Lender-determined Notice of Intent Import ID
- 1st Character of Primary Owner’s First Name
- 1st Character of Primary Owner’s Last Name
- 1st Character of Property Address
- 1st Character of Property City

For example, if a Notice of Intent to Foreclose was mailed to John Doe of 123 Fake Street, Plaza City on the 1st of June, and the ID was selected to be N29, the generated comparison value will be something like 200601N29JD1P. Should any records generate this exact code, instead of a new notice of intent record being created, the related record will be updated (overwritten) instead. While possible, unless deliberately done, mathematically the chance of a different record creating the exact same fingerprint is insignificant.

File Specification

Column Number	Column Name	Data Type	Maximum Width	Required?	Notes/Sample
1	MDATE	Date		Y	Mailing Date. Suggested format: (MM/dd/yyyy)
2	ID	Alphanumeric	3	Y	Uploader selected ID per record to assist in distinguishing between records. A combination of letters and numbers. Case insensitive. E.g. 000, A01, OAA, 21B, ZZZ, etc.
3	SERVICER	Alphanumeric	15	Y	Servicer ID code. Please consult the link above to find the loan's servicer.
4	LENDER	Alphanumeric	15	Y	Lender ID code. Please use the link above to find the loan's lender.
5	FIRST_NAME	Alphanumeric	100	Y	Primary Property Owner's First
6	LAST_NAME	Alphanumeric	100	Y	Primary Property Owner's Last
7	ADDL_FNAME*	Alphanumeric	100	N	Secondary Owner's First Name
8	ADDL_LNAME*	Alphanumeric	100	N	Secondary Owner's Last Name
9	ADDR1	Alphanumeric	100	Y	Address of the Property, Line 1
10	ADDR2*	Alphanumeric	100	N	Address of the Property, Line 2
11	CITY	Alphanumeric	100	N	City where Property is Located.
12	ZIP	Alphanumeric	5	N	Zip Code of Property. If the Zip Code exceeds the max width, it will automatically be truncated.
13	MUNICIPALITY	Numeric	0000 to 9999	Y	Municipality where Property is Located, By Municipality Code. Please note that leading zeros are not required. Please use the NJ Taxation Municipality Codes. During the import process these will automatically be converted to the
14	BLOCK	Alphanumeric	10	Y	Required. If empty, we will attempt to resolve based on Owner Last Name + County + Municipality + Addr1. Failure to resolve will be noted and import
15	LOT	Alphanumeric	10	Y	Required. If empty, we will attempt to resolve based on Owner Last Name + County + Municipality + Addr1. Failure to resolve will be noted and import
16	QUAL*	Alphanumeric	10	N	Part of the Block Lot Grouping.

17	ATTACH	Alphanumeric	100	Y	<p>Filename for the attached copy of the Notice of Intent to Foreclose. (PDF only). Not case sensitive.</p> <p>Please note that each attached file exceeding 1 MB in size will be rejected.</p> <p>Filename only, Folder structure currently not supported. e.g. OK: testfile.pdf Error: lender1/testfile.pdf</p>
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Fields marked with (*) will not cause an error if their column is not present in the import data file. Fields not in the specifications above will be ignored.

For instance, in example file 1 below, ADDL_FNAME, ADDL_LNAME, and QUAL do not have columns but the file will still import without issue. In addition, in example file 2, the file contains an extra BANK column. This column is ignored.

Example File 1

MDATE ID LENDER SERVICER FIRST_NAME LAST_NAME ADDR1 ADDR2 CITY ZIP MUNICIPALITY BLOCK LOT ATTACH
1/20/2020 U01 A000001 A001355 JOHN DOE 1 SAMPLE AVENUE TEST CITY 00102 0201 1.01 2.03 File01.pdf
1/21/2020 U02 A000001 A001355 JANE DOE 1 SAMPLE DRIVE TEST CITY 00101 0202 1.02 2.05 File02.pdf

Example File 2

MDATE ID FIRST_NAME LAST_NAME ADDR1 ADDR2 CITY ZIP MUNICIPALITY BANK BLOCK LOT QUAL ATTACH LENDER SERVICER
1/20/2020 U01 JOHN DOE 1 SAMPLE AVENUE TEST CITY 00101 0201 FIRST NATIONAL 1.01 2.03 File01.pdf A000001 A001355
1/21/2020 01V JANE DOE 1 SAMPLE DR TEST CITY 00103 0202 FIRST NATIONAL 1.01 2.03 05a TestFile02.pdf A000001 A001355