

Bank of Am., N.A. v Patel
2014 NY Slip Op 31940(U)
May 7, 2014
Supreme Court, Suffolk County
Docket Number: 37213-11
Judge: Joseph C. Pastoressa
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SUPREME COURT - STATE OF NEW YORK
IAS PART 34 - SUFFOLK COUNTYPRESENT: Hon. JOSEPH C. PASTORESSA
Justice of the Supreme CourtMOTION DATE 8-21-13
ADJ. DATE _____
Mot. Seq. #001-MotD_____
BANK OF AMERICA, N.A. X

Plaintiff,

DRUCKMAN LAW GROUP LLC
Attorneys for Plaintiff
242 Drexel Avenue, suite 2
Westbury, N. Y. 11590

-against-

KRINAL PATEL, GEETIKA RAMETRA, LEWIS
OIL COMPANY, INC., CITIBANK, N.A., "JOHN
DOE 1 to JOHN DOE 25", said names being
fictitious, the persons or parties intended being the
person, parties, corporations or entities, if any,
having or claiming an interest in or lien upon the
mortgaged premises described in the complaint,FRIEDMAN LAW ASSOCIATES, P.C.
Attorney for Defendants
Krinal Patel and Geetika Rametra
300 Wheeler Road, Suite 101
Hauppauge, N. Y. 11788Defendants.
_____ X

Upon the following papers numbered 1 to 8 read on this motion for summary judgment; Notice of Motion/Order to Show Cause and supporting papers 1 - 8; Notice of Cross Motion and supporting papers _____; Answering Affidavits and supporting papers _____; Replying Affidavits and supporting papers _____; Other _____; (and after hearing counsel in support and opposed to the motion) it is,

ORDERED that this unopposed motion by the plaintiff for, inter alia, an order awarding summary judgment in its favor, fixing the defaults of the non-answering defendants, appointing a referee and amending the caption is determined as set forth below; and it is

ORDERED that the plaintiff is directed to file proof of filing of an additional or a successive notice of pendency with the proposed judgment of foreclosure (*see*, CPLR 6513; 6516[a]; *Aames Funding Corp. v Houston*, 57 AD3d 808, 872 NYS2d 134 [2d Dept 2008]; *EMC Mtge. Corp. v Stewart*, 2 AD3d 772, 769 NYS2d 408 [2d Dept 2003]; *Horowitz v Griggs*, 2 AD3d 404, 767 NYS2d 860 [2d Dept 2003]); and it is

ORDERED that the plaintiff is directed to serve a copy of this order amending the caption upon the Calendar Clerk of this Court; and it is further

ORDERED that the plaintiff is directed to serve a copy of this Order with notice of entry upon all parties who have appeared herein and not waived further notice pursuant to CPLR 2103(b)(1), (2) or (3) within thirty (30) days of the date herein, and to promptly file the affidavits of service with the Clerk of the Court.

This is an action to foreclose a mortgage on real property known as 17 Hamilton Lane, Huntington, New York 11743-5127. On June 26, 2007, the defendants Krinal Patel and Geetika Rametra (the defendant mortgagors) executed a fixed-rate note in favor of Bank of America (the plaintiff) in the principal sum of \$517,500.00. To secure said note, the defendant mortgagors gave the plaintiff a mortgage also dated June 26, 2007 on the property.

The defendant mortgagors allegedly defaulted on the note and mortgage by failing to make the monthly payment of principal and interest due on or about July 1, 2010, and each month thereafter. After the defendant mortgagors allegedly failed to cure their default, the plaintiff commenced the instant action by the filing of a lis pendens, summons and verified complaint on December 6, 2011. Parenthetically, the court notes that the lis pendens has since expired.

Issue was joined by the interposition of the defendant mortgagors' joint answer sworn to on January 26, 2012. By their answer, the defendant mortgagors deny some allegations of the complaint, and admit other allegations therein. In their answer, the defendant mortgagors also assert five affirmative defenses alleging, inter alia, the plaintiff's failure to serve a notice of default and comply with all conditions precedent (including unspecified sections of the Real Property Actions and Proceedings Law); the lack of good faith and fair dealings; unclean hands; an incorrect computation of arrears; and the plaintiff's failure to file a Request for Judicial Intervention (RJI) and an affirmation pursuant to AO 431/11. The remaining defendants have neither answered nor appeared.

In compliance with CPLR 3408, settlement conferences were conducted or adjourned before this Court's specialized mortgage foreclosure part on September 4 and November 20, 2012. On the last scheduled date, this case was dismissed from the conference program as the parties could not reach an agreement to modify the loan or otherwise settle this action. Accordingly, no further settlement conference is required.

The plaintiff now moves for, inter alia, an order: (1) pursuant to CPLR 3212 awarding summary judgment in its favor and against the defendant mortgagors, striking their answer and dismissing the affirmative defenses set forth therein; (2) pursuant to CPLR 3215 fixing the defaults of the non-answering defendants; (3) pursuant to RPAPL § 1321 appointing a referee to (a) compute amounts due under the subject mortgage; and (b) examine and report whether the subject premises should be sold in one parcel or multiple parcels; and (4) amending the caption. No opposition has been filed in response to this motion.

A plaintiff in a mortgage foreclosure action establishes a prima facie case for summary judgment by submission of the mortgage, the note, bond or obligation, and evidence of default (*see, Valley Natl. Bank v Deutsch*, 88 AD3d 691, 930 NYS2d 477 [2d Dept 2011]; *Wells Fargo Bank v*

Das Karla, 71 AD3d 1006, 896 NYS2d 681 [2d Dept 2010]; **Washington Mut. Bank, F.A. v O'Connor**, 63 AD3d 832, 880 NYS2d 696 [2d Dept 2009]). The burden then shifts to the defendant to demonstrate "the existence of a triable issue of fact as to a bona fide defense to the action, such as waiver, estoppel, bad faith, fraud, or oppressive or unconscionable conduct on the part of the plaintiff" (**Capstone Bus. Credit, LLC v Imperia Family Realty, LLC**, 70 AD3d 882, 883, 895 NYS2d 199 [2d Dept 2010], quoting **Mahopac Natl. Bank v Baisley**, 244 AD2d 466, 467, 644 NYS2d 345 [2d Dept 1997]).

By its submissions, the plaintiff established its prima facie entitlement to summary judgment on the complaint (see, CPLR 3212; RPAPL § 1321; **Wachovia Bank, N.A. v Carcano**, 106 AD3d 724, 965 NYS2d 516 [2d Dept 2013]; **U.S. Bank, N.A. v Denaro**, 98 AD3d 964, 950 NYS2d 581 [2d Dept 2012]; **Capital One, N.A. v Knollwood Props. II, LLC**, 98 AD3d 707, 950 NYS2d 482 [2d Dept 2012]). In the instant case, the plaintiff produced the note, the mortgage and evidence of nonpayment (see, **Federal Home Loan Mtge. Corp. v Karastathis**, 237 AD2d 558, 655 NYS2d 631 [2d Dept 1997]; **First Trust Natl. Assn. v Meisels**, 234 AD2d 414, 651 NYS2d 121 [2d Dept 1996]). Furthermore, the plaintiff submitted proof of compliance with the notice requirements of RPAPL § 1304 as well as the notice provisions of the mortgage prior to commencement (see, **Wachovia Bank, N.A. v Carcano**, 106 AD3d 724, *supra*; cf., **Aurora Loan Servs., LLC v Weisblum**, 85 AD3d 95, 923 NYS2d 609 [2d Dept 2011]). Thus, the plaintiff demonstrated its prima facie burden as to the merits of this foreclosure action.

The plaintiff also submitted sufficient proof to establish, prima facie, that the affirmative defenses set forth in the defendant mortgagors' answer are subject to dismissal due to their unmeritorious nature (see, **Becher v Feller**, 64 AD3d 672, 884 NYS2d 83 [2d Dept 2009]; **Wells Fargo Bank Minn., N.A. v Perez**, 41 AD3d 590, 837 NYS2d 877 [2d Dept 2007]; **Coppa v Fabozzi**, 5 AD3d 718, 773 NYS2d 604 [2d Dept 2004] [unsupported affirmative defenses are lacking in merit]; see also, **Bank of America, N.A. v Lucido**, 114 AD3d 714, 981 NYS2d 433 [2d Dept 2014] [plaintiff's refusal to consider a reduction in principal does not establish a failure to negotiate in good faith]; **Wells Fargo Bank, N.A. v Van Dyke**, 101 AD3d 638, 958 NYS2d 331 [1st Dept 2012]; **Connecticut Natl. Bank v Peach Lake Plaza**, 204 AD2d 909, 612 NYS2d 494 [3d Dept 1994] [defense based upon the doctrine of unclean hands lacks merit where a defendant fails to come forward with admissible evidence of showing immoral or unconscionable behavior]; **Shufelt v Bulfamante**, 92 AD3d 936, 940 NYS2d 108 [2d Dept 2012]; **Long Is. Sav. Bank of Centereach, F.S.B. v Denkensohn**, 222 AD2d 659, 635 NYS2d 683 [2d Dept 1995] [dispute as to amount owed by the mortgagor is not a defense to a foreclosure action]; **Grogg v South Rd. Assoc., L.P.**, 74 AD3d 1021, 907 NYS2d 22 [2d Dept 2010] [the mere denial of receipt of the notice of default is insufficient to rebut the presumption of delivery]; **La Salle Bank N.A. v Kosarovich**, 31 AD3d 904, 820 NYS2d 144 [3d Dept 2006]; **Pilewski v Solymosy**, 266 AD2d 83, 698 NYS2d 660 [1st Dept 1999]; **CFSC Capital Corp. XXVII v Bachman Mech. Sheet Metal Co.**, 247 AD2d 502, 669 NYS2d 329 [2d Dept 1998] [an affirmative defense based upon the notion of culpable conduct is unavailable in a foreclosure action]). Furthermore, the plaintiff submissions include the RJI filed in this action and the affirmation of counsel filed pursuant to AO 431/11, each of which are in the proper form.

As the plaintiff duly demonstrated its entitlement to judgment as a matter of law, the burden of proof shifted to the defendant mortgagors (*see, HSBC Bank USA v Merrill*, 37 AD3d 899, 830 NYS2d 598 [3d Dept 2007]). Accordingly, it was incumbent upon the defendant mortgagors to produce evidentiary proof in admissible form sufficient to demonstrate the existence of a triable issue of fact as to a bona fide defense to the action (*see, Baron Assoc., LLC v Garcia Group Enters., Inc.*, 96 AD3d 793, 946 NYS2d 611 [2d Dept 2012]; *Washington Mut. Bank v Valencia*, 92 AD3d 774, 939 NYS2d 73 [2d Dept 2012]).

Self-serving and conclusory allegations do not raise issues of fact, and do not require the plaintiff to respond to alleged affirmative defenses which are based on such allegations (*see, Charter One Bank, FSB v Leone*, 45 AD3d 958, 845 NYS2d 513 [2d Dept 2007]; *Rosen Auto Leasing, Inc. v Jacobs*, 9 AD3d 798, 780 NYS2d 438 [3d Dept 2004]). In instances where a defendant fails to oppose a motion for summary judgment, the facts, as alleged in the moving papers, may be deemed admitted and there is, in effect, a concession that no question of fact exists (*see, Kuehne & Nagel, Inc. v Baiden*, 36 NY2d 539, 369 NYS2d 667 [1975]; *see also, Madeline D'Anthony Enters., Inc. v Sokolowsky*, 101 AD3d 606, 957 NYS2d 88 [1st Dept 2012]; *Argent Mtge. Co., LLC v Mentesana*, 79 AD3d 1079, 915 NYS2d 591 [2d Dept 2010]). Additionally, "uncontradicted facts are deemed admitted" (*Tortorello v Carlin*, 260 AD2d 201, 206, 688 NYS2d 64 [1st Dept 1999] [internal quotation marks and citations omitted]).

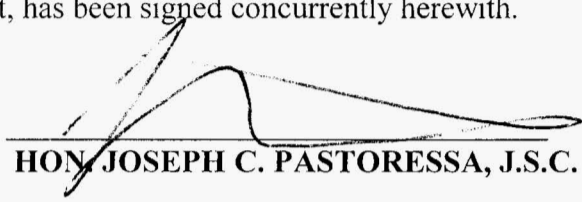
The defendant mortgagors' answer is insufficient, as a matter of law, to defeat the plaintiff's unopposed motion (*see, Flagstar Bank v Bellafiore*, 94 AD3d 1044, 943 NYS2d 551 [2d Dept 2012]; *Argent Mtge. Co., LLC v Mentesana*, 79 AD3d 1079, *supra*). In this case, the affirmative defenses asserted by the defendant mortgagors are factually unsupported and without apparent merit (*see, Becher v Feller*, 64 AD3d 672, *supra*). In any event, the failure by the defendant mortgagors to raise and/or assert each of their pleaded defenses in opposition to the plaintiff's motion warrants the dismissal of the same as abandoned under the case authorities cited above (*see, Kuehne & Nagel v Baiden*, 36 NY2d 539, *supra*; *see also, Madeline D'Anthony Enters., Inc. v Sokolowsky*, 101 AD3d 606, *supra*).

The branch of the instant motion wherein the plaintiff seeks an order pursuant to CPLR 1024 amending the caption by excising the fictitious named defendant, John Doe 1-25, is granted (*see, PHH Mtge. Corp. v Davis*, 111 AD3d 1110, 975 NYS2d 480 [3d Dept 2013]; *Flagstar Bank v Bellafiore*, 94 AD3d 1044, *supra*; *Neighborhood Hous. Servs. of N.Y. City, Inc. v Meltzer*, 67 AD3d 872, 889 NYS2d 627 [2d Dept 2009]). The branch of the motion wherein the plaintiff seeks an order pursuant to CPLR 1021 substituting Hudson City Savings Bank for the plaintiff is also granted (*see, CPLR 1018: 3025[c]; Citibank, N.A. v Van Brunt Props., LLC*, 95 AD3d 1158, 945 NYS2d 330 [2d Dept 2012]; *see also, IndyMac Bank F.S.B. v Thompson*, 99 AD3d 669, 952 NYS2d 86 [2d Dept 2012]; *Greenpoint Mtge. Corp. v Lamberti*, 94 AD3d 815, 941 NYS2d 864 [2d Dept 2012]; *Maspeth Fed. Sav. & Loan Assn. v Simon-Erdan*, 67 AD3d 750, 888 NYS2d 599 [2d Dept 2009]). By its submissions, the plaintiff established the basis for the above-noted relief. All future proceedings shall be captioned accordingly.

By its moving papers, the plaintiff further established the default in answering on the part of the defendants Lewis Oil Company, Inc. and Citibank, N.A. (*see*, RPAPL § 1321; **HSBC Bank USA, N.A. v Roldan**, 80 AD3d 566, 914 NYS2d 647 [2d Dept 2011]). Accordingly, the default in answering of the above-noted defendants is fixed and determined. Since the plaintiff has been awarded summary judgment against the defendant mortgagors, and has established the default in answering by the remaining defendants, the plaintiff is entitled to an order appointing a referee to compute amounts due under the subject note and mortgage (*see*, RPAPL § 1321; **Ocwen Fed. Bank FSB v Miller**, 18 AD3d 527, 794 NYS2d 650 [2d Dept 2005]; **Vermont Fed. Bank v Chase**, 226 AD2d 1034, 641 NYS2d 440 [3d Dept 1996]; **Bank of E. Asia v Smith**, 201 AD2d 522, 607 NYS2d 431 [2d Dept 1994]).

Accordingly, this motion for, inter alia, summary judgment and an order of reference is determined as set forth above. The proposed long form order appointing a referee to compute pursuant to RPAPL § 1321, as modified by the Court, has been signed concurrently herewith.

Dated: May 7, 2014


HON. JOSEPH C. PASTORESSA, J.S.C.

____ FINAL DISPOSITION X NON-FINAL DISPOSITION