

U.S. Bank v Knab

2015 NY Slip Op 30277(U)

February 4, 2015

Supreme Court, Suffolk County

Docket Number: 12048-10

Judge: Denise F. Molia

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COPY

**SUPREME COURT - STATE OF NEW YORK
IAS PART 39 - SUFFOLK COUNTY**

**PRESENT: Hon. DENISE F. MOLIA
Acting Supreme Court Justice**

U.S. BANK, NATIONAL ASSOCIATION AS
TRUSTEE FOR AMU MORTGAGE PASS
THROUGH CERTIFICATE FOR WALT
SERIES 2006-5 TRUST,

Plaintiff,

-against-

**CARRIE KNAB; DANIEL KNAB; JP MORGAN
CHASE BANK, N.A.; NEW YORK STATE
DEPARTMENT OF TAXATION AND FINANCE
"JOHN DOES" and "JANE DOES", said names
being fictitious, parties intended being possible
tenants or occupants of premises, and corporations
other entities or persons who claim, or may claim
a lien against the premises,**

Defendants.

_____ x

**MOTION DATE: 4-28-14
ADJ. DATE: _____
Mot. Seq. #: 001-MotD**

**ROSICKI, ROSICKI
& ASSOCIATES, P.C.
Attorneys for Plaintiff
26 Harvester Avenue
Batavia, N. Y. 14020**

**CARRIE KNAB
Defendant Pro Se
29 Harvester Avenue
Batavia, N. Y. 14020**

**DANIEL KNAB
Defendant Pro Se
29 Harvester Avenue
Batavia, N. Y. 14020**

Upon the following papers numbered 1 to 10 read on this motion for summary judgment; Notice of Motion/
Order to Show Cause and supporting papers 1 - 10; 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 and against the defendant Daniel Knab, 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 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.

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U.S. Bank, National Association as Trustee
for WAMU Mortgage Pass Through Certificate
for WMALT Series 2006-5 Trust v Knab, et. al.
Index No.: 12048-10
Pg. 2

This is an action to foreclose a mortgage on real property known as 29 Casey Lane, Mount Sinai, NY 11766. On March 1, 2006, the defendants Daniel Knab and Carrie Knab (the defendant mortgagors) executed a fixed-rate note in favor of Greenpoint Mortgage Funding, Inc. (the lender) in the principal sum of \$520,000.00. To secure said note, the defendant mortgagors gave the lender a mortgage also dated March 1, 2006 on the property. The mortgage indicates that Mortgage Electronic Registration Systems, Inc. (MERS) was acting solely as a nominee for the lender and its successors and assigns and that, for the purposes of recording the mortgage, MERS was the mortgagee of record.

By way of an undated endorsement, the note was allegedly transferred to U.S. Bank National Association as trustee for WAMU Mortgage Pass Through Certificate for WMALT Series 2006-5 Trust (the plaintiff) prior to commencement. The transfer of the note to the plaintiff was memorialized by an assignment of the mortgage executed on April 5, 2010. Thereafter, the assignment was duly recorded in the Suffolk County Clerk's Office on May 17, 2010.

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 December 1, 2009, and each month thereafter. After the defendant mortgagors allegedly failed to cure the aforesaid default in payment, the plaintiff commenced the instant action by the filing of a lis pendens, summons and complaint on April 13, 2010. Parenthetically, the plaintiff re-filed the lis pendens on July 10, 2013.

Issue was joined by the interposition of the defendant Daniel Knab's answer dated April 30, 2010. By his answer, Mr. Knab generally denies all of the allegations contained in the complaint, and asserts a first affirmative defense, alleging that he has sought a loan modification with the plaintiff. The remaining defendants have neither answered, nor appeared herein.

In compliance with CPLR 3408, a series of settlement conferences were conducted or adjourned before this Court's specialized mortgage foreclosure part beginning on July 27, 2010 and continuing through to November 10, 2010. At the November, 2010 conference, this case was dismissed from the conference program because the defendant mortgagors failed to appear for or otherwise participate in the scheduled conference. Thereafter, a series of additional settlement conferences were conducted or adjourned before Foreclosure Conference Part 39 beginning on January 5, 2011 and lasting until November 9, 2011. A representative of the plaintiff attended and participated in all settlement conferences. At the last conference, this action was marked "held" and referred as an IAS case because the parties could not reach an agreement to modify the loan or otherwise settle this action. Accordingly, no further conference is required under any statute, law or rule.

The plaintiff now moves for, inter alia, an order: (1) pursuant to CPLR 3212 awarding summary judgment in its favor and against Mr. Knab, striking his answer and dismissing the first affirmative defense 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

U.S. Bank, National Association as Trustee
 for WAMU Mortgage Pass Through Certificate
 for WMALT Series 2006-5 Trust v Knab, et. al.
 Index No.: 12048-10
 Pg. 3

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, inter alia, 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, *supra*). 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 defense set forth in the Mr. Knab's answer is subject to dismissal due to its 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]; *Washington Mut. Bank v Schenk*, 112 AD3d 615, 975 NYS2d 902 [2d Dept 2013]; *JP Morgan Chase Bank, N.A. v Ilardo*, 36 Misc3d 359, 940 NYS2d 829 [Sup Ct, Suffolk County 2012] [plaintiff not obligated to accept a tender of less than full repayment as demanded]). Furthermore, "when a mortgagor defaults on loan payments, even if only for a day, a mortgagee may accelerate the loan, require that the balance be tendered or commence foreclosure proceedings, and equity will not intervene" (*Home Sav. Of Am., FSB v Isaacson*, 240 AD2d 633, 633, 659 NYS2d 94 [2d Dept 1997]).

As the plaintiff duly demonstrated its entitlement to judgment as a matter of law, the burden of proof shifted to Mr. Knab (*see, HSBC Bank USA v Merrill*, 37 AD3d 899, 830 NYS2d 598 [3d

U.S. Bank, National Association as Trustee
for WAMU Mortgage Pass Through Certificate
for WMALT Series 2006-5 Trust v Knab, et. al.
Index No.: 12048-10
Pg. 4

Dept 2007]). Accordingly, it was incumbent upon Mr. Knab 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 Mentosana*, 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]).

Mr. Knab's 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 Mentosana*, 79 AD3d 1079, *supra*). In this case, the affirmative defenses asserted by Mr. Knab are factually unsupported and without apparent merit (*see, Becher v Feller*, 64 AD3d 672, *supra*). In any event, the failure by Mr. Knab to raise and/or assert his pleaded defense 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*).

Under these circumstances, the court finds that Mr. Knab failed to rebut the plaintiff's prima facie showing of its entitlement to summary judgment requested by it (*see, Flagstar Bank v Bellafiore*, 94 AD3d 1044, *supra*; *Argent Mtge. Co., LLC v Mentosana*, 79 AD3d 1079, *supra*; *Rossrock Fund II, L.P. v Commack Inv. Group, Inc.*, 78 AD3d 920, 912 NYS2d 71 [2d Dept 2010]; *see generally, Hermitage Ins. Co. v Trance Nite Club, Inc.*, 40 AD3d 1032, 834 NYS2d 870 [2d Dept 2007]). The plaintiff, therefore, is awarded summary judgment in its favor against Mr. Knab (*see, Federal Home Loan Mtge. Corp. v Karastathis*, 237 AD2d 558, *supra*; *see generally, Zuckerman v City of New York*, 49 NY2d 557, 427 NYS2d 595 [1980]). Accordingly, Mr. Knab's answer is stricken, and affirmative defense set forth therein is dismissed.

The branch of the motion wherein the plaintiff seeks an order pursuant to CPLR 1024 amending the caption by excising the fictitious defendants, "John Does" and "Jane Does", 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]). By its submissions, the plaintiff

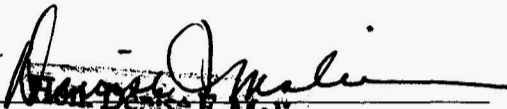
U.S. Bank, National Association as Trustee
 for WAMU Mortgage Pass Through Certificate
 for WMALT Series 2006-5 Trust v Knab, et. al.
 Index No.: 12048-10
 Pg. 5

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 Carrie Knab, JPMorgan Chase Bank, N.A. and New York State Department of Taxation and Finance (*see*, RPAPL § 1321; *HSBC Bank USA, N.A. v Roldan*, 80 AD3d 566, 914 NYS2d 647 [2d Dept 2011]). Accordingly, the defaults of the above-noted defendants are fixed and determined. Since the plaintiff has been awarded summary judgment against Mr. Knab, and has established the default in answering by all of the non-answering defendants, the plaintiff is entitled to an order appointing a referee to compute amounts due under the subject note and mortgage (*see*, RPAPL § 1321; *Green Tree Servicing, LLC v Cary*, 106 AD3d 691, 965 NYS2d 511 [2d Dept 2013]; *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: 2-4-15


 Hon. DENISE F. MOLLOY, A.J.S.C.

 FINAL DISPOSITION X NON-FINAL DISPOSITION