SUPREME COURT - STATE OF NEW YORK I.A.S. PART XXXVI SUFFOLK COUNTY

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PRESENT: HON. PAUL J. BAISLEY, JR., J.S.C.

MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC. AS NOMINEE FOR COUNTRYWIDE HOME LOANS, INC.,

Plaintiff,

-against-

ROSEMARIE TRAPANI, EVERHOME MORTGAGE COMPANY, ROBIN L. LONG, ESQ., "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.

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INDEX NO.: 19057/2004

MOTION DATE: 12/02/2004 (Original: 10/07/2004)

MOT. NO.: 001 MD - CASDISP

PLAINTIFF'S ATTORNEY: ROSICKI, ROSICKI & ASSOCIATES, P.C.

By: Amy Rameau, Esq. One Old Country Road, Suite 200 Carle Place, New York 11514

DEFENDANT PRO SE: ROSEMARIE TRAPANI 1 Campus Lane Ronkonkoma, New York 11779

Upon the following papers numbered 1 to 13 read on this motion to appoint a referee: Notice of Motion, Affirmation and Affidavit 1 to 13 and supporting papers; it is

ORDERED that the unopposed motion (motion sequence no. 001) of MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC. AS NOMINEE FOR COUNTRYWIDE HOME LOANS, INC., for an order appointing a referee to compute the total sums due and owing to plaintiff and to amend the caption is denied and the complaint is dismissed.

The submissions reflect that neither the nominal plaintiff, MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC. ("MERS"), nor Countrywide Home Loans, Inc. ("Countrywide"), for which MERS purports to be the "nominee," is the record owner of the mortgage sought to be foreclosed herein. The note and mortgage that are the subject of this foreclosure action identify the lender as Alliance Mortgage Banking Corp. MERS is identified in the mortgage instrument only as "a separate corporation that is acting solely as a nominee for Lender and Lender's successors and assigns." There is no allegation or proof in the submissions as to any assignment of the note and mortgage to Countrywide, to MERS, or to any other entity, and plaintiff's counsel has asserted no authority, statutory or otherwise, for the bare assertion that "[w]here 'MERS' is the mortgage of record there is no need to prepare an assignment." It is well established that "foreclosure of a mortgage may not be brought by one who has no title to it."

Kluge v. Fugazy, 145 A.D.2d 537, 536 N.Y.S.2d 92 (2d Dept. 1998). The submissions establish that the nominal plaintiff does not have title to the subject mortgage. Accordingly, it appears that plaintiff does not have standing to maintain this action. In light of the foregoing, the motion is denied and the action is dismissed.

Dated: March 7, 2005

PAUL J. BAISLEY, JR.

J.S.C.

CHECK ONE: X FINAL DISPOSITION _____NON-FINAL DISPOSITION