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At Part 26 of the Supreme Court of the State of New York, Kings County on the 1<sup>st</sup> day of February, 2008

Present: HON. DONALD SCOTT KURTZ  
Justice, Supreme Court

Index No.: 25277/07

**U.S. BANK NATIONAL ASSOCIATION, AS  
TRUSTEE FOR SG MORTGAGE SECURITIES  
ASSET BACKED CERTIFICATES, SERIES 2006-  
FRE2  
C/O America's Servicing Company  
3476 Stateview Boulevard  
Ft. Mill, SC 29715,**

**DECISION/ORDER**

*Plaintiff,*

*- against -*

**CYRUS VILLARUEL, FREMONT  
INVESTMENT & LOAN, MORTGAGE  
ELECTRONIC REGISTRATION SYSTEMS,  
INC. AS NOMINEE FOR FREMONT  
INVESTMENT & LOAN, NEW YORK CITY  
ENVIRONMENTAL CONTROL BOARD, NEW  
YORK CITY TRANSIT ADJUDICATION  
BUREAU,  
JOHN DOE (Said name being fictitious, it being the  
intention of Plaintiff to designate any and all  
occupants of premises being foreclosed herein, and  
any parties, corporations or entities, if any, having  
or claiming an interest or lien upon the mortgaged  
premises.)**

*Defendant(s).*

Recitation, as required by CPLR §2219(a), of the papers considered in the review of this motion:

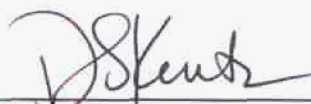
<u>Papers</u>	<u>Numbered</u>
Order to Show Cause/Notice of Motion and Affidavits/Affirmations Annexed.....	<u>1</u>
Answering Affidavits/Affirmations.....	_____
Reply Affidavits/Affirmations.....	_____
Memoranda of Law.....	_____
Other.....	_____

Upon the foregoing cited papers, the Decision/Order on this motion is as follows:

U.S. Bank National Association, as Trustee for SG Mortgage Securities Asset Backed Certificates, Series 2006-FRE2 (hereinafter "plaintiff") commenced the instant mortgage foreclosure action by filing of the summons and complaint on July 11, 2007. After service of said summons and complaint on all defendants and their failure to appear or answer, plaintiff made the instant application for a default judgment and order of reference. The original lender of the subject April 7, 2006 mortgage is Mortgage Electronic Registration Systems, Inc., as nominee for Fremont Investment and Loan (hereinafter "the original lender"). In support of plaintiff's application, it submits a purported assignment of the mortgage from the original lender to plaintiff. The purported assignment is dated August 3, 2007 and states in pertinent part "[t]his assignment is effective as of the 10<sup>th</sup> day of June, 2007." However, such an attempt to retroactively assign the mortgage is insufficient to establish plaintiff's ownership interest at the time the action was commenced. See *Countrywide Home Loans, Inc. v. Taylor*, 17 Misc3d 595 (Sup. Ct. Suffolk Co. 2007). Plaintiff's attempt to foreclose upon a mortgage in which it had no "legal or equitable interest was without foundation in law or fact..." *Katz v. East-Ville Realty Co.*, 249 AD2d 243 (1st Dept 1998). See *U.S. Bank Nat. Ass'n v. Merino*, 16 Misc3d 209, 212 (Sup. Ct. Suffolk Co. 2007). Moreover, "foreclosure of a mortgage may not be brought by one who has no title to it..." *Kluge v. Fugazy*, 145 AD2d 537, 538 (2d Dept 1998). See *RCR Services Inc. v. Herbil Holding Co.*, 229 AD2d 379 (2d Dept 1996). Finally, plaintiff's standing to bring the within action goes to the basis of a court's authority to adjudicate a dispute. See *Stark v. Goldberg*, 297 AD2d 203 (1<sup>st</sup> Dept 2002) (wherein the court held that *sua sponte* dismissal of the action was warranted despite the lack of any assertion by defendants of an objection to plaintiffs' standing).

In view of the foregoing, the Court finds that plaintiff had no standing to commence this action. Plaintiff's application for a default judgment and order of reference is hereby denied and its complaint is hereby dismissed *sua sponte*.

The foregoing shall constitute the Decision and Order of the Court.



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**DONALD SCOTT KURTZ**  
Justice, Supreme Court