

At Part 26 of the Supreme Court of the State of New York, Kings County on the 3rd day of January, 2008

Present: HON. DONALD SCOTT KURTZ
Justice, Supreme Court

Index No.: 22733/2007

**LASALLE BANK, N.A. AS TRUSTEE FOR THE
MLMI TRUST SERIES 2006-AHL1 c/o Wilshire
Credit Corporation 14523 S.W. Millickan Way,
Suite 200 Beaverton, OR 97005,**

DECISION/ORDER

Plaintiff,

-against-

**MAXI CHARLEUS, RUBENSON CADET,
EMPIRE FUNDING CORPORATION,
MORTGAGE ELECTRONIC REGISTRATION
SYSTEMS, INC., AS NOMINEE AND HOLDER
FOR ACCREDITED HOME LENDERS, INC.,
JOHN DOE (said names 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 Section 2201(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.....	<u> </u>
Reply Affidavits/Affirmations.....	<u> </u>
Memoranda of Law.....	<u> </u>
Other.....	<u> </u>

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

Lasalle Bank, N.A. as Trustee for the MLMI Trust Series 2006-AHL1 (hereinafter "plaintiff") commenced the instant mortgage foreclosure action by filing of the summons and complaint on June 22, 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 March 29, 2006 mortgage is Accredited Home Lenders, Inc., (hereinafter "Accredited Home"). In support of plaintiff's application, it submits a purported assignment of the

mortgage from Mortgage Electronic Registration Systems, Inc., acting as nominee for Accredited Home, to plaintiff. The purported assignment is dated July 2, 2007 and states in pertinent part that "this assignment is effective as of June 21, 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 (1st 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.



DONALD SCOTT KURTZ
Justice, Supreme Court