

Superior Court Clerk's Office, Foreclosure Processing Services  
Attention: Objection to Notice of Intention to Foreclose  
4/5/2013

**RECEIVED**

**APR 12 2013**

**SUPERIOR COURT  
CLERK'S OFFICE**

To whom it may concern,

A few months ago, I contacted Mr. Rosario of Chase Bank, and was advised that I still had time to apply for a loan modification with Chase Bank. My understanding was that although Chase denied my recent loan modification application, if there were new circumstances that existed, then the loan modification process could be restarted, and according to him, there was "no deadline" for submission of the application. So I waited to hear back from Chase Bank, only to recently receive a Foreclosure intent letter.

Prior to this, while I was in Chapter 13 bankruptcy, Chase bank did erroneously charge me with fees that were not valid, causing me to become further behind in my payments and rendering me incapable of catching up. Essentially, I was expected to make double payments when I clearly was abiding by my payment plan. As many people know, when you are faced with adverse financial conditions or circumstances, one monthly payment can be an overwhelming amount to make up in just a few days. At that time I had an attorney, who advised that I just "let it go" in order to stay in the good graces of Chase Bank.

Also, I recently reiterated to Chase that as of July 12, 2012, the Family Court Judge granted me full custody of my son, after numerous hearings, during which I proved his safety and well being were in jeopardy. This fight for the sake of my son took up financial resources on attorney fees, court cost, etc., in order to realize a successful outcome. I am now going through the process of receiving child support but have received no financial help from my son's mother, to date. I have had to pay for all expenses including services for language disorder, etc.

I also notified Chase that I met with the tax preparer and did file my taxes for year 2011 with the IRS, as was stipulated by Chase Bank. However, I have been pursued by IRS Collection and have had to fend off garnishment. I have contacted the Taxpayer Advocate to enlist their help with this.

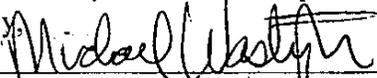
I also informed chase in my hardship letter that my automobile woes continue and I have had to replace a transmission and other vital parts of the vehicle, as I could not afford to purchase a new one. Subsequently, that same transmission repair work failed and I am now in the process of taking action to secure reimbursement by the shop owner. I have filed a claim with the Better Business Bureau. I hope to avoid further expense. In addition, I had to purchase a used vehicle to replace our very old and small one. That vehicle has also required many repairs.

I informed Chase bank by Fax today that I have found part time employment, which should enable me to keep up with a monthly mortgage payment, provided Chase Bank can lower the payment for me. I am ready to submit another Loan Modification package, if this is acceptable at this point. If I lose my home, I may very well find myself and family homeless.

I ask that you contact me at your very earliest opportunity advising as to any assistance you may be able to provide in this matter. I do not have an attorney and request additional time to find one.

I thank you for your time and hope to hear from you.

Sincerely,



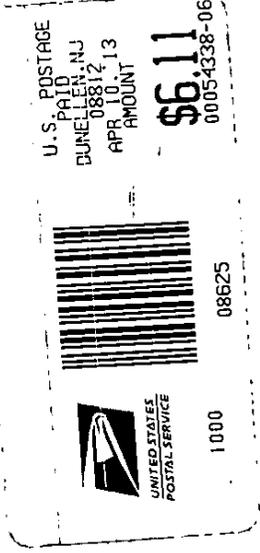
Michael Washington (Chase Loan #0083112821)

M. Washington  
334 Johnston Ave  
Plainfield, NJ 07062

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Superior Court Foreclosure Processing  
P.O. Box 971  
Trenton, NJ 08625

**RETURN RECEIPT  
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