

RECEIVED

JUL 10 2013

SUPERIOR COURT
CLERK'S OFFICE

WILLIAM JONES

(Your Name(s))

712 Lincoln Street Linden, NJ 07036

(Your Mailing Address)

908-494-2008

(Your Daytime Telephone Number)

Superior Court of New Jersey
Chancery Division
General Equity

Aurora Loan Services LLC

(Name of company or bank that filed the foreclosure complaint)

Plaintiff(s),

UNION County

County where the property is located or "Mercer" for an objection to the Order to Show Cause

Docket No F- 3391-13

Vs.

CIVIL ACTION

OBJECTION TO: (select one)

- Order to Show Cause
- Corrected Notice of Intention to Foreclose

William Jones

(Name of first defendant listed on the complaint)

Defendant(s),

I/We William Jones and Elizabeth Jones

(filing party or parties)

, the defendant(s) in the foreclosure matter

hereby object

(caption and docket number if different from above)

to the Plaintiff's filing of the (select one)

- Order to Show Cause
 - Corrected Notice of Intention to Foreclose
- for the following specific reasons:
(Describe specific objections in numbered paragraphs. Please attach additional pages if necessary.)

For the past two and a half years I have tried to resolve my mortgage issues with my mortgage servicer. I have answered all previous complaints that have been mailed to me from the previous plaintiffs attorney. I realize my error was I was communicating my response directly to the attorney office, Zucker, Goldberg, and Ackerman when I should have been filing a response directly to the court. We have communicated with Aurora Financial and submitted a loan modification request, and were given the "we need more documents" run around for an entire year. In 2011 we requested a Qualified Written Request which revealed that the Loan product I was placed in is A Pay-Option Arm which I was not aware of. When I refinanced in 2007 I was told my interest rate would remain at 3.50 percent for 30 years. Had I known I was being offered this type of loan where my payment would increase, and I would loose all the equity in my home I would not have gone through with the loan. I beleive I am a victim of Predatory Lending, Truth in Ledning Violations, RESPA violations, and HOEPA violations. I am in the process of submitting a formal complaint to the agenices that oversee the above mentioned violations. It seems my issues are beyond the capacity of the loan servicer. Please allow my the opportunity to receive feedback from my formal complaint being filed with the regulatory agencies before moving forward with any Foreclosure activity. I do not have an attorney neither can I afford one. I will forward a copy of my formal complaint made with the appropriate agencies to the plaintiff attorney as soon as I have

I hereby certify that the foregoing statements made by me are true. I am aware that if any of the foregoing statements are willfully false, I am subject to punishment.

06/24/2013

Date

Signature

William Jones and Elizabeth Jones.

Print or Type Name

Judy Jones - daughter of
William Jones

Certification of Service

I hereby certify that on 06/23/2013 I sent my objection to the following parties by: (Select which mailing method you chose. If you sent it by both regular and certified mail, check both.

regular mail certified mail other _____

List each party to the lawsuit; send your opposition to the attorney if the party is represented by counsel; if the party is pro se you may send the papers directly to that individual.

Name SANDELANDS EYET LLP

Name _____

Address 1545 U.S. Highway 206 Suite 304

Address _____

Bedminster, NJ 07921

Attorney for PLAINTIFF

Attorney for _____

06/23/2013
Date

Judy Jones - daughter of
William Jones
Signature

William Jones and Elizabeth Jones
Print or Type Name

June 24, 2013

Sandelands Eyett LLP
1545 U.S. Highway 206 Suite 206
Bedminster, NJ 07921

REF: Docket Number F-3391-13

Re: Order to Show Cause – In re Notices of Intention to Foreclose Served By Aurora Loan Services, LLC.

Dear Sir:

I write you today to respond on behalf of my parents William Jones and Elizabeth Jones. The above mentioned complaint recently received states that we have not contested the previous notices of intent to foreclose. I would like to inform that we have contested the initial complaint sent by previous council; Zucker, Goldberg, & Ackerman, LLC. We also contacted Aurora Loan Servicing for more than two year regarding the circumstances surrounding Elizabeth and Williams Jones mortgage issues. My elderly parents were given the run-around by Aurora for more than a year with repeated document request. In the midst of the modification review they were informed that the servicing of the loan was being transferred.

I would like to inform you that my Father William Jones is 91 years old with a diagnosis of progressive dementia and my mother Elizabeth Jones 80 years old who suffer with liver and stomach cancer. My parents tried to deal with their financial difficulties on their own unfortunately; they did not have the stamina, knowledge or health to deal with the big bank bureaucracy and the gridlock of applying for a modification. When I became aware of the reality of their situation I immediately reached out to several agencies to seek advice and guidance. Therefore, on the advice of an attorney I submitted a Qualified Written Request. Once the request was fulfilled we received the documents. I was horrified to find out that my 91 year old father (87 at the time of the refinance) had been defrauded and placed in a Pay-Option Arm mortgage product where he believed his interest rate would remain 3.5 percent for the life of the loan. My parents were never qualified based on their income and ability to repay the loan, and in essence their home equity had been tapped out based on a Predatory Lending loan product. I have contacted several non-profit agencies who don't know where to begin and, attorneys' offices who require an unreasonable fee; no one seems to want to get involved with a case of this nature.

I am in the processor of filing a complaint with the following regulatory agencies: The Consumer Financial Protection Bureau (CFPB), The Federal Reserve Board (FRB), The Federal Depository Insurance Commission(FDIC), and the Federal Trade Commission (FTC), for the following lending violations committed based on my mother's recollection and in reviewing the documents contained in the Qualified Written Request; Predatory Lending, Truth in Lending violations, and RESPA violations.

I ask you to please give me the opportunity to receive feedback from these agencies before moving forward with any further foreclosure activity. In the next several days I will forward a copy of the submitted complaint once I have organized all the documentation and sent it off.

Thank you

Judy Jones—daughter for William and Elizabeth Jones.

William Jones
712 Lincoln St.
Linden, N.Y. 07036

Jencklands & York, LLP
1545 U.S. Highway 206
Suite 304
Bedminster, N.Y.

