

LUQMAN A SHITU

(Your Name(s))

3105 Commons Drive

(Your Mailing Address)

East Brunswick, NJ 08816

848-250-1424

(Your Daytime Telephone Number)

Superior Court of New Jersey

Chancery Division

General Equity

RECEIVED

FEB 11 2013

GMAC Mortgage

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

Middlesex

SUPERIOR COURT
County CLERK'S OFFICE

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

Docket No F- 025354-12

Plaintiff(s),

Vs.

Lugman A Shitu

(Name of first defendant listed on the complaint)

Defendant(s),

CIVIL ACTION

OBJECTION TO: (select one)

Order to Show Cause

Corrected Notice of Intention to Foreclose

I/We Lugman A Shitu
(filing party or parties)

, the defendant(s) in the foreclosure matter

F-025354-12

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.)

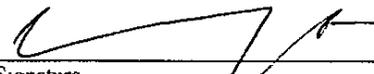
1) Prior to 02/05/13, all ^{of} my several attempts to apply for a loan modification (in order to cure default and bring the loan to current) were unsuccessful as a result of the lack of cooperation from Plaintiff, GMAC Mortgage.

2) As of 02/05/13, I spoke with Rachel Denicus and Brandon with ID number 03109, both of GMAC Mortgage. I was informed by both of them that a loan modification packet will be mailed to me within ten business days. (Please see attachment for continuation)

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.

02/06/13

Date


Signature

Lugman A Shitu

Print or Type Name

I will be required to bill out the packet and submit said to GMAC Mortgage, upon its receipt. Furthermore, I was advised by GMAC (Rachel Denicus and Brandon) that it may take up to thirty days for GMAC to review the submitted packet at that point before proceeding with the modification process. All I am asking is an opportunity to cure the default and bring the loan to current through an appropriate loan modification that includes an interest rate that is lower than 7.99 and/or comparable to other ^{current} mortgage rates and programs that allow or facilitate affordable monthly payments.

Certification of Service

I hereby certify that on 02/06/13 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 <u>D. Brian O'Dell</u>	Name _____
Address <u>Bradley Arant Boult Cummings ^{LLP}</u>	Address _____
<u>1819 Fifth Avenue North</u>	_____
<u>Birmingham, AL 35203</u>	_____
Attorney for <u>GMAC Mortgage</u>	Attorney for _____

02/06/13
Date


Signature
Lugman A Shitu
Print or Type Name