FILED Feb 25, 2013

STATE OF NEW JERSEY

SUPERIOR COURT OF NEW JERSEY
CHANCERY DIVISION
MERCER

GMAC MORTGAGE, LLC
PLAINTIFF
VS.
ROGERIO SILVA, ET AL.,
DEFENDANT

DOCKET NO: F-025354-12

CIVIL ACTION
ORDER TO SHOW CAUSE

RECEIVED
FEB 25 2013
SUPERIOR COURT
CLERK'S OFFICE

February 15, 2013

Re: DOCKET NO: F-025354-12

To the Superior Court Clerk's Office, Foreclosure Processing Services:

I would duly submit this written response to the aforementioned docket number as ordered in the attached copy of the summons. I am currently doing all that I can to resolve this situation and have been trying to do so since November of 2008. I am working with a HUD approved Home Counselor who is providing me with guidance as to what my choices are, as well as attempting to contact the lender in an effort to come to some sort of resolution to my current predicament. I have applied to different programs in order to seek help with my current situation. I have re-submitted a new package as advised by GMAC for their review of my case.

In summary I am a distressed homeowner who is doing all he can to resolve this situation in an effort to maintain ownership of the home and honor my obligation to the mortgage company. I have been trying for over four years to get a loan modification from the lender GMAC, with no success. In August of 2009 I went to a mediation to possibly get a loan modification. I was told by GMAC's attorney that at the time they could not work out a loan modification and instead offered a partial claim. I informed them that the partial claim would not help me with my situation and that I would struggle with payments again. Their attorney informed me that in the Future they would consider me for a loan modification once programs became available. I have tried numerous of times to work with them, but have been unsuccessful. At the last mediation GMAC's attorney informed me that in order to be considered for any programs we would need extra household income. Since then, we have obtained extra household income.

At this time I would simply request more time to continue working with a Counselor in order to secure a beneficial workout program and to wait on the responses from the programs we have applied. Also, I would like to request another mediation if possible so that GMAC can consider the extra income we now have.

I greatly appreciate your attention to this matter and look forward to your response. Please contact me immediately if you have any questions at 973-818-2218.

Thank you,

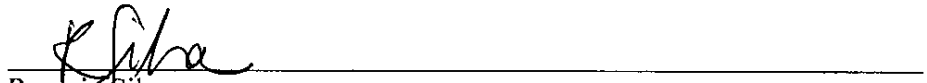
Rogerio Silva

WHEREFORE, Defendant prays that the Complaint be dismissed, for their costs, and for such further relief as the nature of the case may require.

REQUEST FOR MEDIATION

I hereby request mediation. The complaint for foreclosure was filed in this case after January 1, 2010. This case involves a residential loan. I am the owner and I live in the property. I am therefore entitled to mediation.

Date. 2/15/2013



Rogerio Silva

48 Robbinsville Edinburg Road
Robbinsville, NJ 08691

(973) 818-2218

Certification of Service

I hereby certify that on 02/15/2013 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 Greenberg Traurig LLP/Ian S Marx, Esq

Address 200 Park Avenue
P O Box 677
Florham Park, NJ 07932

Attorney for GMAC Mortgage

Name D Brian O'Dell/Bradley Arant Boult Cummings

Address 1819 Fifth Avenue North
Birmingham, AL 35203

Attorney for GMAC

02/15/2013
Date

Signature

Rogerio Silva
Print or Type Name