FILED Feb 26, 2013

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SUPERIOR COURT
CLERK'S OFFICE

2/22/2013

Dear Sirs:

I am writing this letter in regards to a packet sent to me regarding my home at 18 Sharon CT. Randolph N.J. The docket number is F-025354-12.

I have received 3 other letters via the US mail from new lenders who say they have taken over my loan from GMAC with 3 different credit amts. Could someone confirm to me who is holding my mortgage as of this writing?

In 2009 I lost my job and collected unemployment in Pa. I continued to pay my mortgage thru my savings hoping to land another job but that didn't happen in the time frame I was hoping. In 2010 I had no income other than my pension of 1400. mo. surely not enough to cover my payment. I was solicited by a firm in Calif who said they could handle my loan modification for me, of which I paid 1700. for there service. The company was Juris Consult Law group 17195 New hope St. Fountain Valley, Ca. They instructed me not to communicate with my lender + not to pay until they got resolution. I faxed them numerous documents for about 10 months until I realized I was taken for a complete idiot. I then contacted the lender + they sent me to loss mitigation dept. out of Horsham Pa. They then sent me documents to fill out and attend a seminar of which I could not make but spoke to a rep. via the phone. After filling out the docs. + showing proof of income of 62,000 they denied me for not enough income. How much income did I need to

have to color my mtg. if they could reduce my rate from 8.75 to something lower like 4.0% my expenses are low so I could have done it. I went to a gov't. Agency in Morris Cty for assistance but that too feel into a black hole.

I have the house on the market now but due to the economy and the stringent qualifications I have not had an offer at this time but hoping to in the next month or so.

I have ~~since~~ Since landed a Job with Merrill Lynch but I do not have Access to the back owed mortgage payments.

I have worked my whole life and never defaulted to any debts on purpose. I need the Chance to Sell and move on. I've lived here for 25 years and have paid religiously until I fell on hard times.

I'm going to contact HUD to see what I can do.

Please work with me regarding this matter. I am 62 and still want to work and not have the state or govt. help me. I'm educated with 2 masters and raised 3 daughters & sent them to college. I need time or direction and what's available to me.

Thank You
Douglas J Vignali

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Randolph, NJ 07869-2607

Superior Court Clerks office
Foreclosure Processing Services
Attn: Objection to notice of Intention
to foreclose
P.O. Box 971
Trenton, N.J. 08625