

Michael F Boyce
904 Knopf st
Linden,N J.
February 18, 2013

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SUPERIOR COURT
CLERK'S OFFICE

The Honorable Paul Innis,P.J Ch
Superior Court Of New Jersey Docket No F-025354-12
Mercer County Court House,1st Floor
175 South Broad St
Trenton,New Jersey 08650-0068

Dear Judge Innis

I respectfully,object to GMAC's right to proceed with their corrected Notice of Intention to Foreclose GMAC has previously not complied with New Jersey's Fair Foreclosure Act It is my firm belief that they have not complied with US Title 15 section 1692 The Consumer Protection Act concerning proper validation and documentation In this regard I respectfully request that they produce the original note Is GMAC currently the lender. Has GMAC made any deals relative to this loan without authorization,thereby,voiding any agreement that we have Was the loan sold without legal standing or authorization I request GMAC to show that mortgage origination did go through the proper underwriting process which is common to the industry where verified and legal appraisal would be done as not to inflate the value of the property and place the borrower in an unfair position Language in the assignment and assumption agreement,we believe does not comport with state law regarding recording and perfecting liens,specifically "the parties intend to transfer mortgage ownership to perfect security interest for some reasons but not for others" The Truth And Lending Act requires and we respectfully request as per the Real Estate Settlement And Procedures act a complete and full accounting for any and all transactions involved in this loan Dates,who signed notarization documents which they now say that they and I must rely on to maintain fairness and legality As fabrication of legal documents along with forged signatures has been shown to be more than a coincidence in many past cases As of this writing I find myself in receipt of a Notice of Servicing Transfer to one "Ocwen Loan Servicing,LLC FROM GMAC yet another party among many to date If GMAC has yet again not complied with standard practices and procedures I would ask the court for total relief of the loan in question and nullification of any contract and or agreements between lender and borrower Your Honor,I currently am seeking a bankruptcy to get my life back in order. This has been nothing short of a nightmare!

Sincerely,

Michael F Boyce

