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SUPERIOR COURT
CLERK'S OFFICE

Steven E. Savage and Carol C. Savage
21 Winding Way
West Orange, NJ 07052

February 24, 2013

Superior Court Clerk's Office
Foreclosure Processing Services
Attention: Objection to Notice of Intention to Foreclose
P.O. Box 971
Trenton, New Jersey 08625

**OBJECTION TO NOTICE OF INTENTION TO FORECLOSE IN RE 21 WINDING
WAY, WEST ORANGE, NEW JERSEY 07052, DOCKET NO. F-025354-12**

Your Honor:

Please accept this letter brief in lieu of a more formal memorandum.

Borrowers/Foreclosure Defendants are interested in resolving the allegedly delinquent amount immediately but are unable to do so until they have adequate proof that the Foreclosure Plaintiff is properly a lien holder of the property at this point in time. The evidence will show that there has been substantial confusion regarding the identity(ies) of the lien holder(s) of the property since approximately 2007.

Further, a pattern of misapplied mortgage payments and negotiable payments returned to the borrowers, misdirected insurance payments, confusing correspondence and telephone calls purporting to be from various parties purporting to be lien holders, and erroneous litigation documents have given the Borrowers substantial reasons for caution before settling so large and expensive a debt with the Foreclosure Plaintiff. Further, because of the apparent confusion of the identity of the proper lien holder(s), even within Foreclosure Plaintiff's own organization, for the past five and a half years have made it impossible for the Borrowers to make payments as agreed and created the situation reflected in the instant case.

The mental and emotional difficulties created for the Borrowers' family as a result of Foreclosure Plaintiff's conduct have been substantial. Borrowers therefore believe fervently that this Court should view this pattern of unprofessional (and arguably unethical and illegal) conduct in favor of the Borrowers.

Borrowers believe that they are entitled to challenge the lien holder status of the Foreclosure Plaintiff and do so hereby. Borrowers further believe that the Foreclosure Plaintiff should have to prove this status by producing a *current* official title search report indicating that it is currently a lien holder and clearly stating the amount of the lien it has against the property.

Borrowers further believe that until this status is clarified emphatically, this action should be tolled.

The Borrowers are anxious to resolve this issue and will be better prepared to do so upon receipt of this title search report (assuming that it clarifies the proper holders of liens against the Property). Borrowers will cooperate fully with the process of ascertaining any amounts owed to you and resolving those debt issues upon production of such proof.

The Borrowers thank this honorable Court for its consideration in this important matter and for the opportunity to be heard a oral argument as soon as may be convenient to the Court.

Dated February 24, 2013
West Orange, New Jersey



Steven E. Savage and Carol C. Savage
Pro Se Litigants/Borrowers/Foreclosure Defendants
21 Winding Way
West Orange, New Jersey 07052