Plaintiff or Filing Attorney Information:

Name Brad Goldberg

NJ Attorney ID Number

Address 56 Drew Court
Manalapan N.J. 07726

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RECEIVED
DEC 10 2013
Margaret M. McVeigh, P.J.Ch.

Superior Court of New Jersey
Chancery Division Passaic County
County where the property is located or "Mercer" for an objection to the Order to Show Cause
General Equity Part

Docket No F- 30648-13

BAC HOME LOANS, Plaintiff,
(Name of company or bank that filed the foreclosure complaint)

v.

Brad Goldberg, Defendant.
(Name of first defendant listed on the complaint)

CIVIL ACTION

OBJECTION TO: (select one)

☑ Order to Show Cause
☐ Corrected Notice of Intention to Foreclose

I/We Brad and Sherry Goldberg, the defendant(s) in the foreclosure matter
(filing party or parties)

_____ 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.)

(on other pages)

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.

12/6/13
Date

Brad Goldberg
Signature

Brad Goldberg
Print or Type Name

I am objecting to the Order to Show Cause and the Verified Complaint. This re-modification process started in 2011 with Countrywide Bank. Bank of America took over several months later. I was given a lawyer by the state and had Novadebt Consumer Counseling as representatives. I actually had to go to the Courthouse 3 times. The first 2 times there was a problem or confusion from their side. The third time I was given a modification that was high but I would have been able to accept it. Bank of America then put the outstanding balance on top of the modification and the amount was roughly $600 more a month. I was under the impression that the outstanding balance was going on the backend of the mortgage. I was told by my lawyer and actually their lawyer to object and call Bank of America for a new HAMP review. I did that as soon as I got home.They sent me paperwork to fill out and accepted me. They informed me that the remode process was continuing. This continued through 2012, when I was told that Nationstar was now my Mortgage company. Nationstar informed me that they received a lot of clients from B.O.A. due to the problems they had and caused before the bailout. Nationstar started in October of 2012. They told me what to send them and gave me hope. I was also told they put the outstanding balance on the backend which made me more hopeful. I started getting upset after the 11th month of being told that the underwriters needed more and different information every other week. I had roughly 12 Point of Contacts during that time. I contacted Congressman Smith of my district and their office sent my concerns to the Consumer Financial Protection Bureau (case #- 130724-000686). Once that happened Nationstar began contacting me daily with the computerized message to contact them. Then I received the Order to Show Cause and the Verified Complaint. Im not saying it was because I contacted my congressman,but the timing seemed suspicious.

All my family wants to do is stay in our home and start making payments again. Every month I get my statement of $2,435 and how much I owe. The more months I wait, the larger the outstanding balance becomes.I spoke to an attorney and was told that the only thing he could do at this point is basically what I'm doing which is speaking with Nationstar every week and being told the underwriters are looking at it. He said to wait it out and hope they will get me into the HAMP program. I'm extremely confused and upset.

I was working for the United States Postal Service from 2008 to the present. In January of 2011 I was in an accident where my truck skidded on ice and crashed into a steel girder. I was unable to go back to work for several months. I was also having a difficult time getting Continuation of Pay from the P.O. and then Workers Compensation. I had to hire a lawyer(which is costly). I finally started getting my Benefit checks. My doctors said I needed 2 procedures.One for my shoulder and the other for my nerves in the back/neck. I had to wait 20 mths for them to finally accept one of the procedures and am still waiting for the other to be accepted.
I've been sending Nationstar my Benefits Statement each month along with my retirement stub from the NYC Board of Education, stubs from my part time job in my Temple and my wifes paystubs from the school she works in. Once I finally get the procedures done, I can go back to work and safely be able to drive the truck and deliver the mail. My office refused to have me come back on a limited basis until I was healthy enough to do 100%.

I'm getting hit on all sides and this is going on for years. My wife is always waiting for bad news and so am I. We havent told our children about this but my High Schooler is getting suspicious with all the calls we get in the home.

I apologize for the length of this, but it did say to put down everything that I could for this Objection.

Again, I want to stay in my home. Get into some type of affordable program. And get a decent nights sleep for the first time in a long while.

Thank You,
Brad Goldberg