FILED Dec 16, 2013

December 12, 2013

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SUPERIOR COURT
CLERK'S OFFICE

Docket # MER-F-035457-13

PNC Loan # 0000983839

I am sending this letter in objection to the foreclosure paperwork from PNC. First the papers were filed on Oct. 18th,2013 and not mailed to me till Nov. 19,2013, postage stamped. I have an application in with NJ Homekeeper for funding, filed through Nova Dept. Freehold NJ, and am waiting for legal aid assistance to call me back. I have been scammed and lied to by PNC since they bought my mortgage co., National City Mortgage, from day 1 they have never worked with me and I have never been able to get a single person on the phone, other than CS, who had any idea were my papers were. I was on a modified with NCM and made every payment; once PNC bought them they sent my check back claiming they didn't have my mortgage. Then after months of calling them and arguing with them they suddenly found me in their system and told me I had to fill out paperwork to apply again. I did the paperwork and month after month I would call and be stalled and lied to that it was being processed then after months I would be told " oh, it sat on someone's desk to long and I had to fill out paperwork again! This went on over and over and over, month after month after month. I would send the paperwork and call and call and would be stalled and lied to over and over. Of course accruing interest which I should not have to pay, I did everything I was supposed to and they have scammed me and after 22 years in my home I will not let them take it from me. Someone needs to help me. I was given a verbal finally, after 1 ½ yrs of fighting with them, that I did qualify for a modified loan and again they lied and stalled with sending me payment info. I called them constantly asking were my payment information was and they kept saying it would be coming, it never did. I again was told it sat to long and I had to apply again. This is not right and how can they be allowed to steal my home from me? I have 3 children, a husband who was severely hurt in a car accident and lost my job! Plus I am an only child and have my mom to take care of. I have tried to work with PNC but they have done nothing but bang me with interest and now they want a ridiculous sum of money, the interest should be taken off; they caused this nightmare not me. Again I qualify for NJ Homekeeper and do have my application in and am waiting for legal aid to call me. PNC like everything else took over a month to send me the papers and gave me hardly any time to respond. I am scared, angry and don't understand how they can be allowed to get away with robbing me. I will have my lawyer handle any follow up as soon as I get with legal aid.

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