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SUPERIOR COURT
CLERK'S OFFICE

Uchechukw Ihe
404 Pleasant Avenue
Piscataway, New Jersey 08854
201-563-8916
Defendant, Pro Se

November 21, 2013

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

Re: In re Application by America's Servicing
Co. to Issue Corrected Notices of
Intent to Foreclose on Behalf of Identified
Foreclosure Plaintiffs in Uncontested Cases
v. Uchechukw Ihe
Docket No. F-36680-13
Loan Number 1205311489

Dear Sir:

Please note that I am handling my Foreclosure Matter on a Pro Se basis, and do not have any Attorney representing me in the above matter.

Please note that I object to the granting of the Motion, and state that I have agreed with prior Court Orders as to how much I am to pay, and that I have agreed with the prior modification process that I am to pay the sum of \$1,457.00 a month, which money was refused by the then law firm of Phelan, Hallinan & Schmieg, P.C., and that I have been waiting to appear before the Court so that the Court may Order the same so that payments can be made.

I enclose my objection to the above application, and state that I am willing to appear in Court to oppose the same.

I am sending copies of this opposition to all parties listed in this letter, as per the notice given to me by the Application.

(2)

Please advise me of the date and place to appear.

Very truly yours,

Uchechukwu Ihe
Uchechukwu Ihe
Defendant, Pro Se

cc. Reed Smith, LLP
Mark S. Molodia, Esq.
Diane A. Bettino, Esq.
Princeton Forrestal Village
136 Main Street
Suite 250
Princeton, New Jersey 08540
609-987-0050

Honorable, Judge Innes, JSC
Supreme Court of New Jersey
Mercer County Courthouse
175 South Broad Street
Trenton, New Jersey 08650

ASC (America's Servicing Company)
4101 Wiseman Blvd
MAC T7408-01B
San Antonio, Texas 78251
Loan Number 1205311489

America's Servicing Co.
1200 W 7 th Street
Suite L,2-200
Los Angeles, California 90017

Josh Zozosky
America's Servicing Co.
3476 State View Boulevard
MAC D3347-016
Fort Mill, South Carolina 29715
1-800-842-7654

Uchechukw Ihe, Pro Se
404 Pleasant Avenue
Piscataway, New Jersey 08854
201-563-8916

IN RE APPLICATION BY WELLS FARGO BANK, N.A.)	SUPERIOR COURT OF NEW JERSEY
TO ISSUE CORRECTED NOTICES OF INTENT TO)	CHANCERY DIVISION
FORECLOSE ON BEHALF OF IDENTIFIED)	MERCER COUNTY
FORECLOSURE PLAINTIFFS IN UNCONTESTED)	DOCKET NO. F 36680-13
CASE)	
)	
)	CIVIL ACTION
)	
)	ANSER IN OPPOSITION
)	TO THE ORDER TO SHOW CAUSE

The Defendant, Uchechukw Ihe, by way of opposition to the Order to Show Cause to correct the Foreclosure Action, herein states that:

1. I and my now separated wife, are and were the owners of property known as 404 Pleasant Avenue, Piscataway, New Jersey 08854.
2. We had purchased this property on November 11, 1999 and the property is recorded in Deed Book 4716 at page 848.
3. The mortgage in question is a mortgage that I executed with the ASC Company.
4. When the economic conditions became very bad, I was unable to keep up with the mortgage payments.
5. An action for foreclosure was brought in the Middlesex Superior Court, Docket No. F-30949-08, by the U.S. Bank National Association As Trustee for CMC 2006-6.

6. The law firm of Phelan Hallinan & Schmieg, P.C. represented the U.S. Bank National Association as Trustee for CSMC 2006-6, and obtained a Judgment of Foreclosure against my wife and I.

7. Because we had never been served with any Complaint, the Judgment of Foreclosure was set aside by the Honorable, Glenn Berman, and it was agreed that I and the Mortgage Company would enter into a loan modification program.

8. I was requested by the Order of the Honorable, Glen Berman to send the sum of \$1,59700 plus one half of the taxes due and I sent the necessary payments to the same law firm, who refused to accept them in violation of the Honorable Judge's Order, and I appeared with my then Attorney, Leon Lesnik, Esq. at the Mediation Process to try and work out a loan modification program.

9. In accordance with the Honorable, Glen Berman, I faithfully sent checks in the \$1,551.20 to the law firm for the months of August, September, and October, 2009, but all checks were refused by the said law firm.

10. On Tuesday, November 10, 2009, I received papers that I had been approved for a Home Affordable Modification Program, and requested that I pay \$1,457.00 a month starting on December 1, 2009.

11. I agreed to comply with the Loan Modification Order, but the law firm of Phelan, Hallinan & Schmieg, P. C. refused to accept the payments, even though I had been approved, and it had been so Ordered by the Honorable, Glen Berman. I had even sent my payments by bank cashier checks, which are as good as certified checks, but even though the Court did not Order that I send certified funds, and even though the Loan Modification process did not state that the money had to be in certified funds, the law firm of Phelan, Hallinan & Schmieg would not accept bank cashier checks and requested only certified checks.

12. Because I had been granted a Loan Modification even though the law firm had refused the checks, the case which was pending in the Superior Court was dismissed by the Court on November 19, 2009.

13. The law firm, cited above, then brought a Notice of Motion to restore the matter to the active trial list, and I did not oppose the Motion, because I wanted the matter back on the trial calendar, so that the Court would enforce the Order of payment and the Loan Modification process.

14. The case was restored to the active Court list by Order of the Honorable, Frank M. Ciuffani, P.J. Chancery, on February 4, 2011, and the copy of the Order was sent to Leon Lesnik, Esq. by letter dated April 19, 2011, and he notified me of the same by letter dated April 28, 2011.

15. I have always been willing to comply with the Court Order of Loan Modification, but at no time has the said law firm ever agreed to accept the money.

16. I have never received any notice of Trial, or notice of any hearing, and to my knowledge this matter is pending in the Middlesex Superior Court.

17. I never received any Judgment Order that the Foreclosure was granted, and I never received any notice from the U. S. Bank National Association regarding my mortgage.

18. I desire to keep my house, and I request that the Court not grant the present application to correct the Foreclosure Action, because I know of no Judgment against me, and all that I want is for me to keep my house, pay the payments in accordance with the Loan Modification Program,

19. I request that the Court review all papers in the Middlesex Superior Court, Docket No. F-30849-09.

20. I was never served with the Original Foreclosure Complaint and on file with the Court is a copy of the Answer by my then Attorney, Leon Lesnik, Esq., which set aside the original Foreclosure Judgment.

21. The last notice that I received in this matter is the Order reinstating the matter to the Active Status, which Order was granted on February 4, 2011,

22. I make this application to show opposition to the Motion permitting Wells Fargo to issue corrected Notices of Intent to Foreclose, and I stand ready to comply with the previous amount required of me for the Loan Modification process, as previously indicated.

23. My wife, Dorothy Ihe and I have separated and are living in separate residences.

24. My wife, Dorothy Ihe, has nothing to do with this mortgage, and should not have been named in the Foreclosure Complaint, as I am the only one involved in this matter.

25. I desire to keep and retain my house, and I am willing to pay the necessary amounts that were previously Order and agreed, and request that this Court so Order again the same, and dismiss the Foreclosure Complaint, and have the Plaintiff advise when and where the payments which are and will be made, be so accepted by the Plaintiff.

26. I hereby certify that the foregoing statements are true. I am aware that if any of the foregoing statements are willfully false, I am subject to punishment by the Court.

27. I further state that I am now handling this matter as a Pro Se Defendant, and have no Attorney representing my interests.

UCHECHUKW IHE
Uchechukwu Ihe
Defendant, Pro Se