

Docket # F17318-13

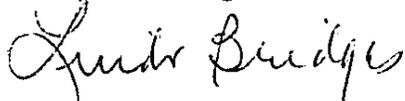
73 Atlantic St. KEYPORT , NJ

July 1,20013

To whom it may concern, I am in receipt of a package concerning the foreclosure of my property at 73 Atlantic St. Keyport NJ. Five and one half years ago ,my husband passed away. I called citi bank and ask to have his name removed from the mortgage and to see if I could refinance , because with no money coming in I couldn't afford the mortgage I continued to pay the mortgage for a while . No one ever got back to me.

After a couple of years, Citi Bank started to call When I answered the phone all I got was a recording telling me to call back. When I did, I was put on hold for a very long time. I put the house up for sale, but it never sold. The house went on and off the market at various times to no avail.. It didn't sell. My daughter asked to buy it at a short sale price. Citi Banks answer was no. She was my daughter and they wouldn't sell it to her. About 4 years ago, I asked again to refinance. Citi Bank gave me a resounding NO. I even secured an attorney. They told him NO as well. I didn't know how to proceed and couldn't quite grasp the no answer. I'm assuming that anyone who ever said no, had the authority to do so. I am still willing to refinance, and I'm almost sure my daughter would still be willing to buy at the right price.. This house is not worth anything near what it was worth 5 years ago. I am hoping there can be some kind of resolution without actual foreclosure..

Thank you for taking the time to read this.. Very truly yours,

A handwritten signature in cursive script that reads "Linda Bridges".

Linda Bridges