

To: Superior Court of New Jersey
Superior Court Clerk's Office
Attn: **Objection to Notice of Intention to Foreclose**
P.O. Box 971
Trenton, New Jersey 08635

8/7/13

Fr: Ms Dina M. Osborn
103 Black Point Road
Rumson, NJ 07760
Dina103@verizon.net
732-320-8058
Citi Loan Number-2004580793
Docket Number in Foreclosure Action F-040547-10

RECEIVED

AUG 09 2013

**SUPERIOR COURT
CLERK'S OFFICE**

Re: **Docket No: F17318-13**
Civil Action
Order To Show Cause

Your Honorable Judge McVeigh,

In response to the above mentioned, I am respectfully OBJECTING, to this Order to show cause.

I would like to KEEP MY HOME.

This Foreclosure process has caused nothing but distress to my life.

I have been living in my home for 13 years. Up until October of 2009 I was making payments to Citimortgage on a timely basis.

I had lost my job in 2008, got divorced, and receive no alimony, and continued to make my mortgage payments.

When I could not get back in to my old retail profession, I went back to school, got a new career as a Profession Biller and Coder for a Doctor. I have been employed with this Doctor for 3 years. I am also his office manager.

As soon as I got this job, I was put into foreclosure, as opposed to being able to work out a modification.

I have been compliant with CitiMortgage with respect to all financial information they have requested of me in an effort to keep my home.

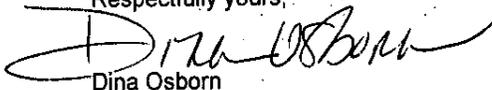
I have been in Mediation with them over the past couple of years. I was told that when I reach a Qualifying Income that I would be able to keep my home and get a modification. This has been to no Avail. When I reach the point that the bank agrees to, they tell me "No you need to get to another dollar amount at your income". This causes my account to keep falling behind, as I am not able to get the modification and begin to make payments to the bank as I would like.

This also has been affecting my credit score, and the bank tells me that it is also one of the reasons that I cannot get a modification.

Currently I am in the Process of Review, for a Modification. I am hopeful that this time I am able to get one as my income vs. my expenses is in the positive.

I respectfully request that CitiMortgage, if need to serve, be ordered to do it properly.

Respectfully yours,


Dina Osborn